Exploring the Certified Currency Plate Proofs:

Compound Interest Treasury Notes Examples

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Image Source: The National Numismatic Collection, National Museum of American History, Smithsonian Institution.

A Special Thank You!

I would like to extend my deepest gratitude to the Eric P. Newman Numismatic Education Society for awarding me their very generous 2019 Newman Grant.

Thank you for helping me toward achieving my goal of developing a currency plate proof census from compiled metadata and making the PDFs available to all.

I am also very grateful to Leonard Augsburger for his knowledge, patience and expert assistance.

I also would like to thank Peter Huntoon for sparking my interest in this fascinating field of endeavor!

I would include “Currency” in the quote below:

There is nothing more fascinating than collecting coins, all history is summed up in them…they are the story of humanity.

W.H. Valentine (1856-1927)

Thank you again for making this possible!

Thank You to everyone at the National Numismatic Collection!

I am extraordinarily appreciative of the digitization team at the National Numismatic Collection led by:

Sherri Berger, Head of Digital Programs Office

Ellen Feingold, Curator of the National Numismatic Collection, Division of Work and Industry

Hillery York, Collections Manager, Division of Work & Industry

and Jennifer Gloede , Outreach and Collections Specialist

The museum has a program called the Friends of the NNC that provide funds to various digitization and education projects that are a priority for the numismatic community and the department.

If you would like more information about the program you can find it here: http://americanhistory.si.edu/giving/friends-of-numismatics

Please contact me at Chris@CurrencyProofs.com with feedback.

Visit www.CurrencyProofs.com for project updates.

Join the Currency Proof Club at www.CurrencyProofs.com.

Enlarged 11x17 bookplates are available.

Overview of the Smithsonian's 2014 "Rapid Capture" digitization program.

The National Numismatic Collection began a pioneering "Rapid Capture" digitization process in October 2014. The project was designed to digitize the certified proof sheets from the Bureau of Engraving and Printing collection. The proofs were transferred to the National Numismatic Collection from the 1960s and 1980s. The scanning process utilized a conveyer belt system with a huge 80 megapixel image camera to capture the items as quickly as possible. The process was much more effective compared to the older way using just a flatbed scanner. The Rapid Capture group photographed around 3,500 sheets daily. It cost less than a dollar a sheet. It was completed in only four and a half months. This project establishes a valuable resource for currency researcher and students.

References:

SMITHSONIAN DIGITIZING 250,000 BEP PROOFS
The E-Sylum: Volume 18, Number 16, April 19, 2015, Article 12

https://www.coinbooks.org/esylum_v18n16a12.html

SMITHSONIAN DIGITIZES 270,000 BEP CERTIFIED PROOFS
The E-Sylum: Volume 18, Number 48, November 29, 2015, Article 5

https://www.coinbooks.org/esylum_v18n48a05.html

HOW THE SMITHSONIAN IS CROWDSOURCING HISTORY
The E-Sylum: Volume 19, Number 7, February 14, 2016, Article 7

https://www.coinbooks.org/esylum_v19n07a07.html

SMITHSONIAN'S RAPID CAPTURE DIGITIZATION
The E-Sylum: Volume 20, Number 07, February 12, 2017, Article 5

https://www.coinbooks.org/v20/club_nbs_esylum_v20n07.html#article5

Museums Are Now Able to Digitize Thousands of Artifacts in Just Hours January 14, 2015
www.smithsonianmag.com/smithsonian-institution/museums-are-now-able-digitize-thousands-artifacts-just-hours-180953867/

Get money! (Digitized and transcribed, that is) March 13, 2014
https://americanhistory.si.edu/blog/2014/03/get-money-digitized-and-transcribed-that-is.html

THIS NOTE IS A LEGAL TENDER FOR TEN DOLLARS

THIS NOTE IS A LEGAL TENDER FOR TEN DOLLARS

X

THE United States

THREE YEARS AFTER DATE

ACT OF MARCH 3rd 1863

TREASURY DEPARTMENT

10

Washington,

will pay to the bearer

with interest at the rate

of Six per cent per annum.

Compounded semi-annually

TEN DOLLARS

COMPOUND INTEREST TREASURY NOTE

Register of the Treasury.

Treasurer of the United States.

TREASURY NOTE

THIS NOTE IS A LEGAL TENDER FOR TEN DOLLARS

COMPOUND INTEREST NOTES

Acts of Congress, March 3, 1863, and June 30, 1864.

Denominations issued, $10.00, 3520.00, $50.00, $100.00, $500.00 and $1,000.00.

These notes were authorized and issued during the very trying times of the last years of the Civil War, when the public debt had assumed enormous proportions and money was not easy to obtain.

They were made to run for three years, with interest at 6 per cent., compounded semi-annually. The reverse of each note was printed in green, with a table showing its value every six months up to maturity, when the interest was payable.

The size was 3 1/2 by 7 1/2 inches, and across the face of each was printed in large gilt letters COMPOUND INTEREST TREASURY NOTE, with the denomination.

The following is the description:

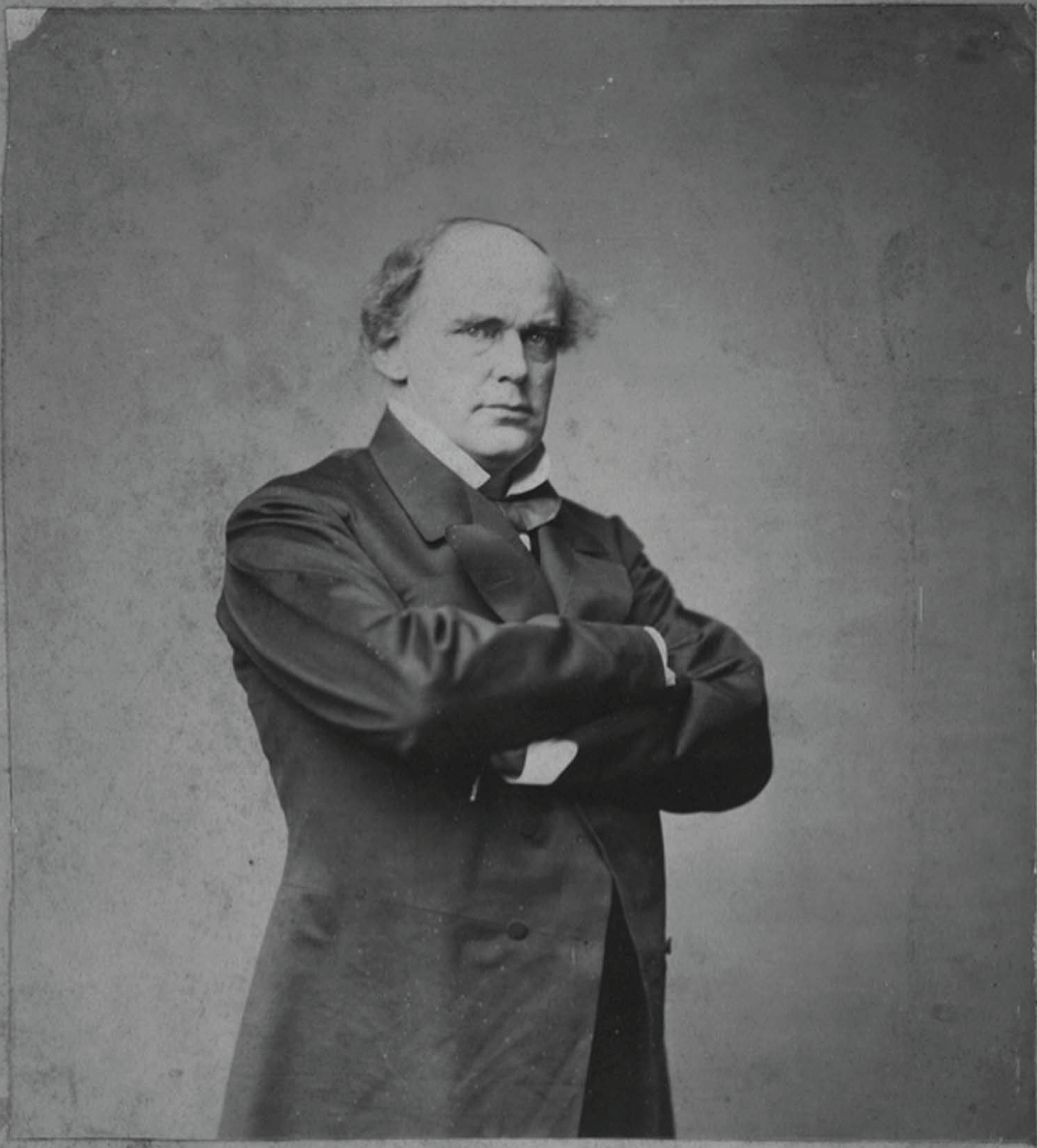
135	$10.00	Portrait, Salmon P. Chase (left); eagle holding flag (center); and Peace holding sheaf of wheat (right)
136	$20.00	Portrait, Abraham Lincoln (right); mortar firing (center); Victory seated (left). Issued in series 1864 only.
137	$50.00	Portrait, Alexander Hamilton (right) ; vignette, Loyalty (left)
138	$100.00	Portrait, George Washington (center) ; Justice and shield (right) ; figure, "The Guardian," (left)
139	$500.00	Vignettes, "Standard Bearer," and ship New Ironsides.
140	$1,000.00	Liberty with eagle and shield (right) ; Justice (left) ; eagle and shield (center). Issued in series 1864 only.

Signatures, L. E. Chittenden, Register, and F. E. Spinner, Treasurer.

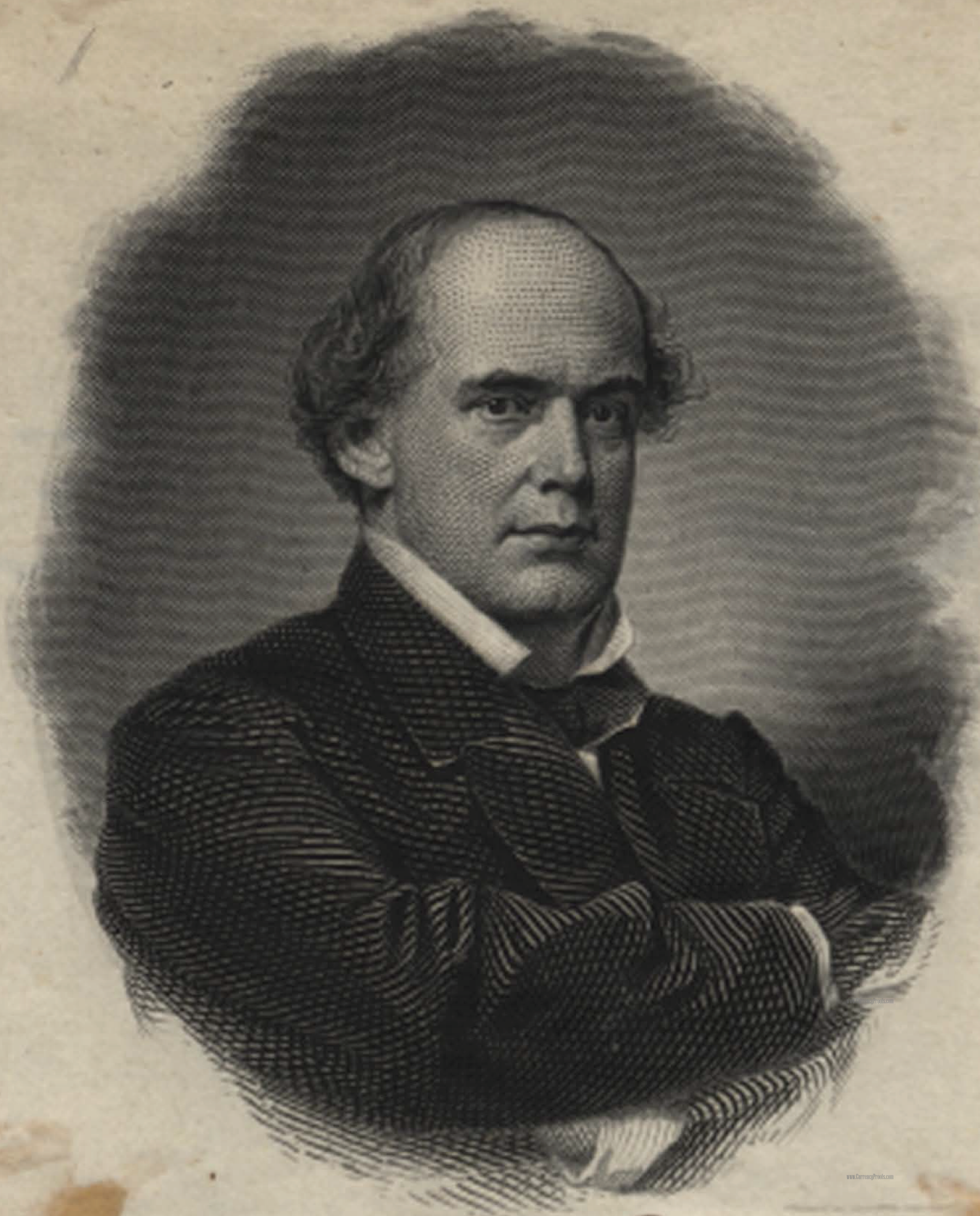
The redemption value of the ten-dollar note was $11,94; of the twenty, $23.88; fifty, $59.70; one hundred dollars, $119.40; five hundred dollars, $597.03, and one thousand dollars, $1,194.06.

Reference: Blake, H. (1908). United States Paper Money. (New York, NY). Page 30

Source: The National Numismatic Collection, National Museum of American History, Smithsonian Institution. eBook Series Copyright © 2011 By Chris Stemerman



Salmon Portland Chase
Secretary of the Treasury



3282

Hon. S. P. Chase

www.CurrencyProofs.com

EAGLE OF THE CAPITOL

AMERICAN BANK NOTE CO.

311

www.CurrencyProofs.com

www.CurrencyProofs.com

Peace.

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Bureau. Engraving & Printing.

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THIS NOTE IS A LEGAL TENDER FOR TEN DOLLARS

X

THE United States

TREASURY DEPARTMENT

10

ACT OF JUNE 30 1864.

149729

Aug. 15, 1864.

Washington

COMPOUND INTEREST

with interest

of the date

of Six per cent

TREASURY NOTE

payable three years after date

TEN DOLLARS

10

149729

Register of the Treasury.

Treasurer of the United States.

TREASURY NOTE

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THIS NOTE IS A LEGAL TENDER FOR TEN DOLLARS

TREASURY DEPARTMENT

X

THREE YEARS AFTER DATE

The United States

ACT OF JUNE 30 1864.

10

Washington.

Will pay the bearer

with interest at the rate

of Six per cent per annum

Compounded semi-annually

TEN DOLLARS

Register of the Treasury.

Treasurer of the United States.

TREASURY NOTE

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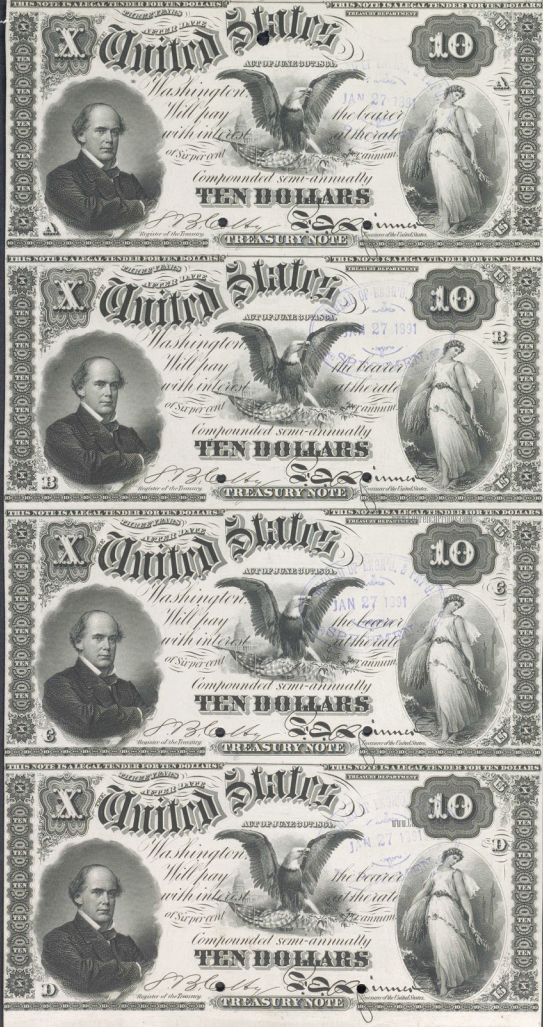

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TREASURY DEPARTMENT

X

United States

ART IMPRIMATUR SUPERBUM

10

Washington

Will pay the bearer

with interest at the rate

of 3 per cent per annum

Compounded semi-annually

TEN DOLLARS

Register of the Treasury

Treasurer of the United States

TREASURY NOTE

A

B

C

D

SPECIMEN

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SECURED BY BONDS DEPOSITED WITH THE TREASURER OF THE UNITED STATES

The United States

PAYABLE IN LAWFUL MONEY AT THE OPTION OF THE UNITED STATES

10

Washington

Will pay the bearer at the rate of 1 per cent per annum.

Compounded semi-annually.

TEN DOLLARS

TREASURY NOTE

THIS NOTE IS A LEGAL TENDER FOR TEN DOLLARS

SECURED BY BONDS DEPOSITED WITH THE TREASURER OF THE UNITED STATES

The United States

PAYABLE IN LAWFUL MONEY AT THE OPTION OF THE UNITED STATES

10

Washington

Will pay the bearer at the rate of 1 per cent per annum.

Compounded semi-annually.

TEN DOLLARS

TREASURY NOTE

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The United States

PAYABLE IN LAWFUL MONEY AT THE OPTION OF THE UNITED STATES

10

Washington

Will pay the bearer at the rate of 1 per cent per annum.

Compounded semi-annually.

TEN DOLLARS

TREASURY NOTE

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SECURED BY BONDS DEPOSITED WITH THE TREASURER OF THE UNITED STATES

The United States

PAYABLE IN LAWFUL MONEY AT THE OPTION OF THE UNITED STATES

10

Washington

Will pay the bearer at the rate of 1 per cent per annum.

Compounded semi-annually.

TEN DOLLARS

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TREASURY DEPARTMENT

X

The United States

ACT OF JUNE 8 1872.

10

Washington

Will pay the bearer at the rate of Six per cent. per annum.

Compounded semi-annually

TEN DOLLARS

TREASURY NOTE

JAN 27 1891

SPECIMEN

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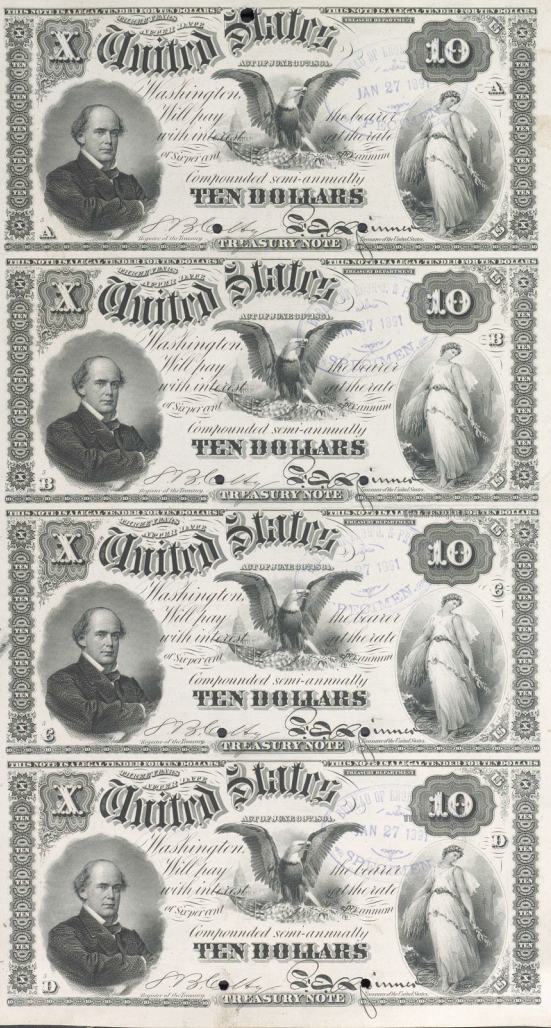

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SECOND SERIES

SERIES OF 1861

The United States

AUTHORIZED BY ACT OF JULY 17TH 1861

10

A

Washington

Will pay the bearer

or to the order

at the rate

of Six per cent

per annum

Compounded semi-annually

TEN DOLLARS

Register of the Treasury

Treasurer of the United States

TREASURY NOTE

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SERIES OF 1861

The United States

AUTHORIZED BY ACT OF JULY 17TH 1861

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B

Washington

Will pay the bearer

or to the order

at the rate

of Six per cent

per annum

Compounded semi-annually

TEN DOLLARS

Register of the Treasury

Treasurer of the United States

TREASURY NOTE

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SERIES OF 1861

The United States

AUTHORIZED BY ACT OF JULY 17TH 1861

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Washington

Will pay the bearer

or to the order

at the rate

of Six per cent

per annum

Compounded semi-annually

TEN DOLLARS

Register of the Treasury

Treasurer of the United States

TREASURY NOTE

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SERIES OF 1861

The United States

AUTHORIZED BY ACT OF JULY 17TH 1861

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Washington

Will pay the bearer

or to the order

at the rate

of Six per cent

per annum

Compounded semi-annually

TEN DOLLARS

Register of the Treasury

Treasurer of the United States

TREASURY NOTE

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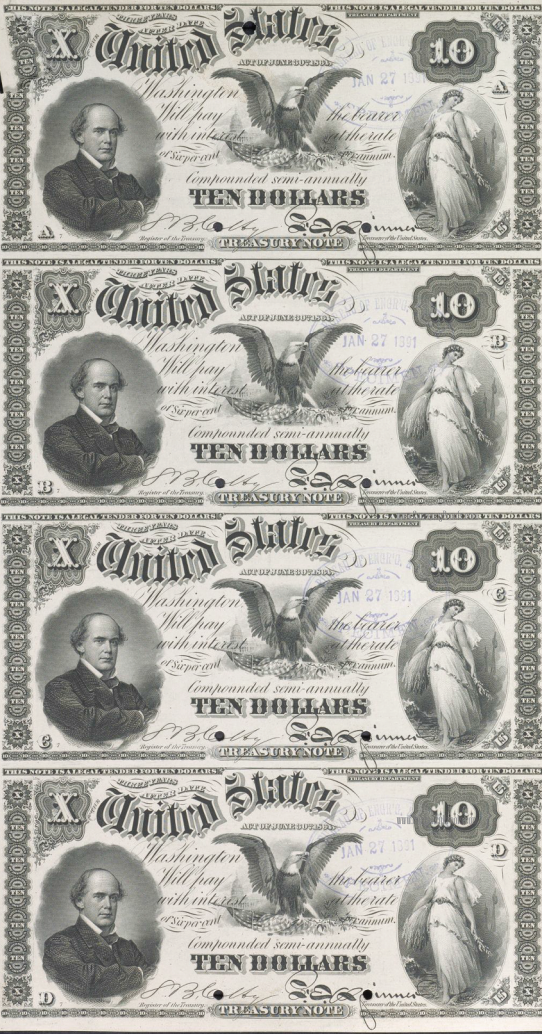

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SECRET SERVICE

SECOND DENOMINATION

TREASURY DEPARTMENT

X

United States

AT THE PLACE DESIGNATED

10

Washington

Will pay the bearer

with interest at the rate

of Six per cent per annum

Compounded semi-annually

TEN DOLLARS

Register of the Treasury

TREASURY NOTE

Treasurer of the United States

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SECRET SERVICE

SECOND DENOMINATION

TREASURY DEPARTMENT

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United States

AT THE PLACE DESIGNATED

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Washington

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Compounded semi-annually

TEN DOLLARS

Register of the Treasury

TREASURY NOTE

Treasurer of the United States

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SECRET SERVICE

SECOND DENOMINATION

TREASURY DEPARTMENT

X

United States

AT THE PLACE DESIGNATED

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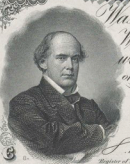

Washington

Will pay the bearer

with interest at the rate

of Six per cent per annum

Compounded semi-annually

TEN DOLLARS

Register of the Treasury

TREASURY NOTE

Treasurer of the United States

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THIS NOTE IS A LEGAL TENDER FOR TEN DOLLARS

SECRET SERVICE

SECOND DENOMINATION

TREASURY DEPARTMENT

X

United States

AT THE PLACE DESIGNATED

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Washington

Will pay the bearer

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of Six per cent per annum

Compounded semi-annually

TEN DOLLARS

Register of the Treasury

TREASURY NOTE

Treasurer of the United States

D

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SECRETARY'S

SIGNATURE

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LATER

The United States

AT PAR IN NEW SUPERIOR

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Washington

Will pay

the bearer

with interest

at Six per cent

per annum

Compounded semi-annually

TEN DOLLARS

Register of the Treasury

TREASURY NOTE

Treasurer of the United States

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The United States

AT PAR IN NEW SUPERIOR

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Washington

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TEN DOLLARS

Register of the Treasury

TREASURY NOTE

Treasurer of the United States

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The United States

AT PAR IN NEW SUPERIOR

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Register of the Treasury

TREASURY NOTE

Treasurer of the United States

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LATER

The United States

AT PAR IN NEW SUPERIOR

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Washington

Will pay

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per annum

Compounded semi-annually

TEN DOLLARS

Register of the Treasury

TREASURY NOTE

Treasurer of the United States

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TREASURY DEPARTMENT

THREE YEARS AFTER DATE

The United States

ACT OF JUNE 30th 1864.

10

Washington.

Will pay the bearer

with interest at the rate

of Six per cent per annum

Compounded semi-annually

TEN DOLLARS

Register of the Treasury.

TREASURY NOTE

Treasurer of the United States.

BUREAU OF ENGRG. & PTG.
JAN 27 1961
www.CurrencyProofs.com

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TREASURY DEPARTMENT

THREE YEARS AFTER DATE

The United States

ACT OF JUNE 30th 1864.

10

Washington.

Will pay the bearer

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Compounded semi-annually

TEN DOLLARS

Register of the Treasury.

TREASURY NOTE

Treasurer of the United States.

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TREASURY DEPARTMENT

X

United States

10

ACT OF JUNE 30 1864

Washington.

Will pay the bearer

with interest at the rate

of 5 per cent per annum.

Compounded semi-annually

TEN DOLLARS

TREASURY NOTE

Register of the Treasury

Secretary of the Treasury

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SECOND SERIES

X

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ATTEST JUNE 30 1863

Washington.

Will pay the bearer

at the rate of Six per cent

per annum

Compounded semi-annually

TEN DOLLARS

Register of the Treasury

TREASURY NOTE

Secretary of the United States

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ATTEST JUNE 30 1863

Washington.

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TEN DOLLARS

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ATTEST JUNE 30 1863

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TEN DOLLARS

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Secretary of the United States

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ATTEST JUNE 30 1863

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TEN DOLLARS

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SILVER TENS SILVER

X

United States

ACT OF JUNE 8 1872

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TREASURY DEPARTMENT

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Washington.

Will pay the bearer

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TEN DOLLARS

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TREASURY NOTE

Treasurer of the United States

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SILVER TENS SILVER

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United States

ACT OF JUNE 8 1872

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TREASURY NOTE

Treasurer of the United States

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SILVER TENS SILVER

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Treasurer of the United States

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THIS NOTE IS A LEGAL TENDER FOR TEN DOLLARS

TREASURY DEPARTMENT

UNITED STATES

UNDER THIS

SEPARATE PLATES

X

United States

10

AT UP-TIME SUPERIOR.

Washington

Will pay

with interest

at the rate

of Six per cent

the bearer

at the rate

per annum

Compounded semi-annually

TEN DOLLARS

Register of the Treasury

TREASURY NOTE

Treasurer of the United States

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UNITED STATES

UNDER THIS

SEPARATE PLATES

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United States

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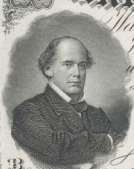
AT UP-TIME SUPERIOR.



Washington

Will pay

with interest

at the rate

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the bearer

at the rate

per annum

Compounded semi-annually

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Register of the Treasury

TREASURY NOTE

Treasurer of the United States

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TREASURY DEPARTMENT

UNITED STATES

UNDER THIS

SEPARATE PLATES

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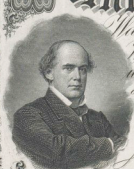
United States

10

AT UP-TIME SUPERIOR.



Washington

Will pay

with interest

at the rate

of Six per cent

the bearer

at the rate

per annum

Compounded semi-annually

TEN DOLLARS

Register of the Treasury

TREASURY NOTE

Treasurer of the United States

C

C

THIS NOTE IS A LEGAL TENDER FOR TEN DOLLARS

THIS NOTE IS A LEGAL TENDER FOR TEN DOLLARS

TREASURY DEPARTMENT

UNITED STATES

UNDER THIS

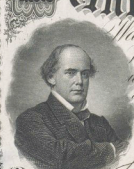
SEPARATE PLATES

X

United States

10

AT UP-TIME SUPERIOR.



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TEN DOLLARS

Register of the Treasury

TREASURY NOTE

Treasurer of the United States

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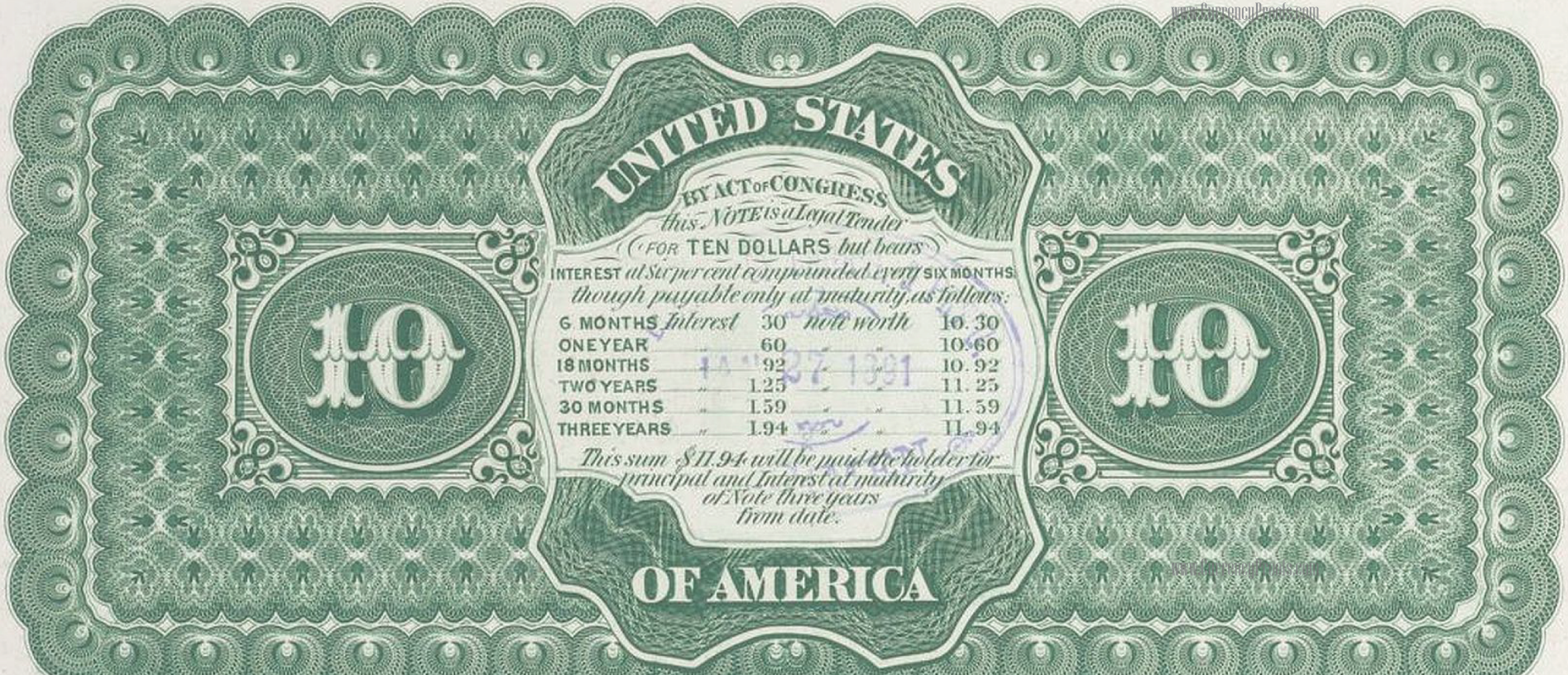

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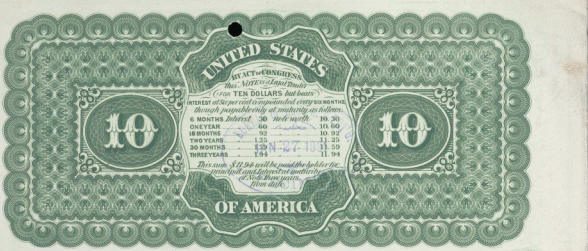

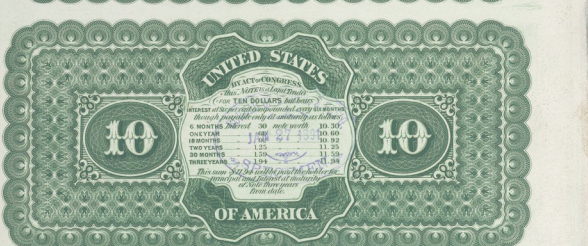

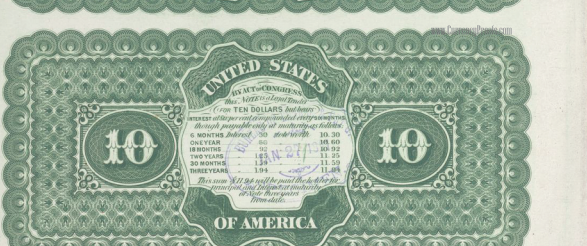

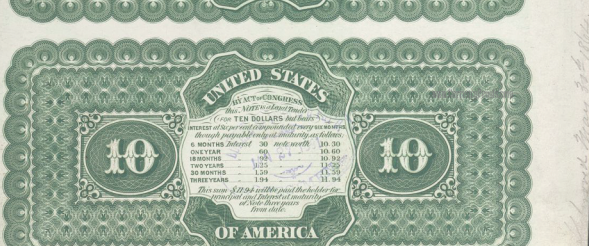

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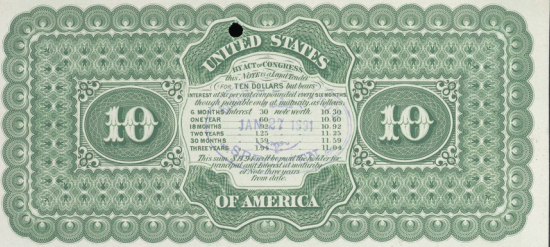

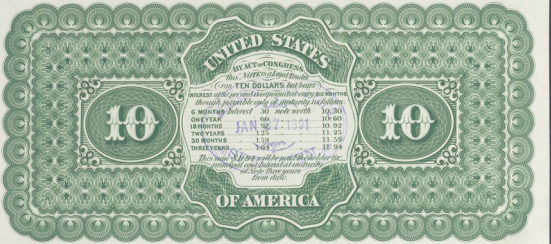

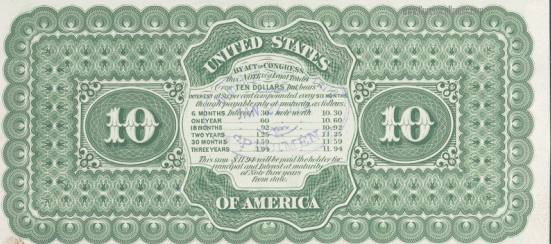

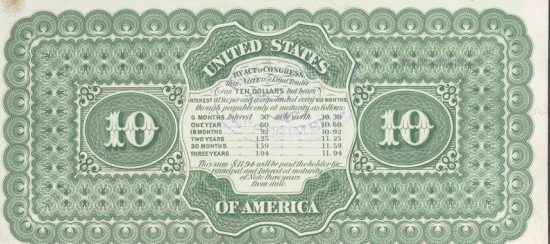

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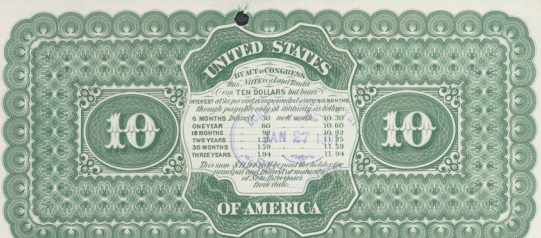

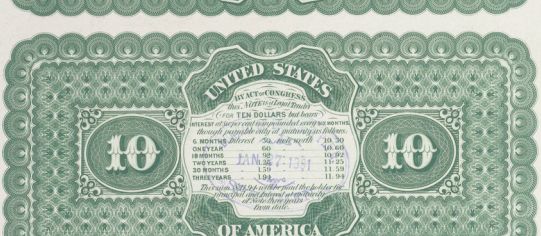

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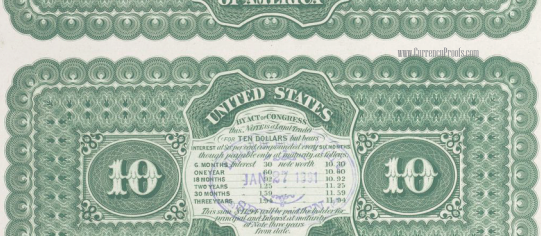

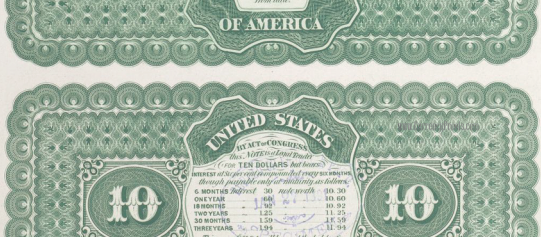

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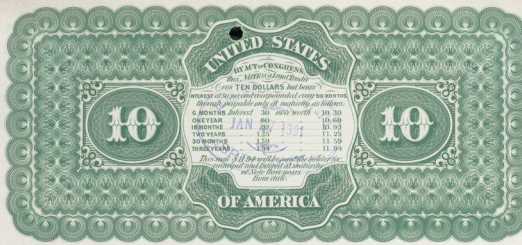

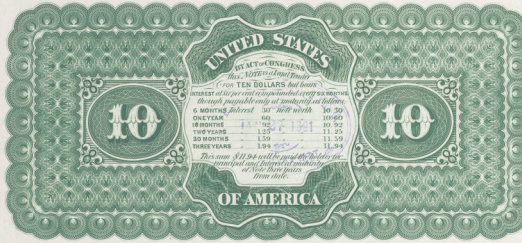

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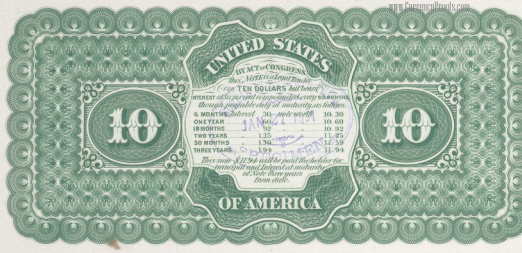

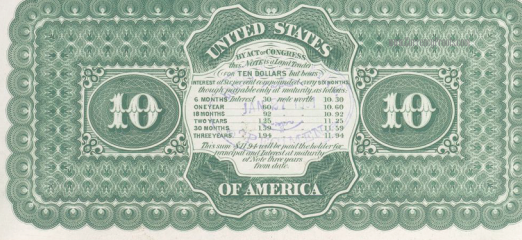

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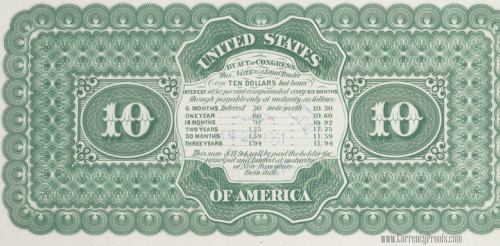

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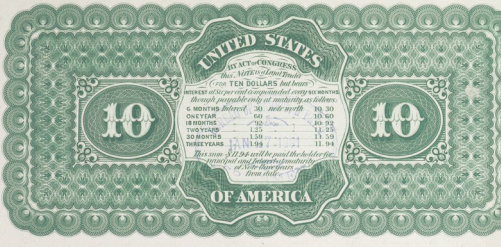

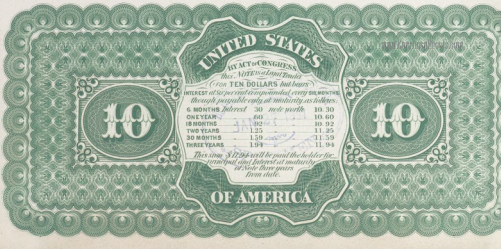

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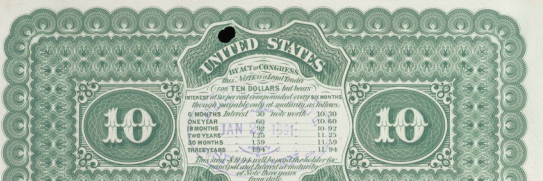

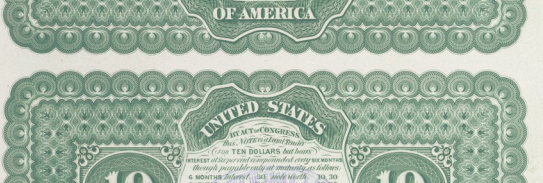

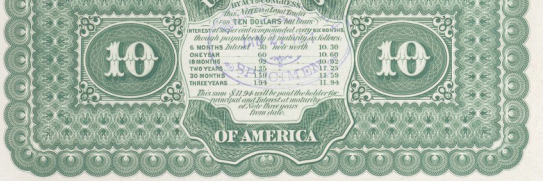

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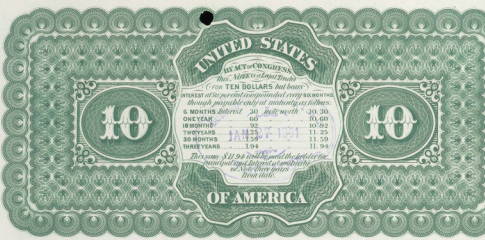

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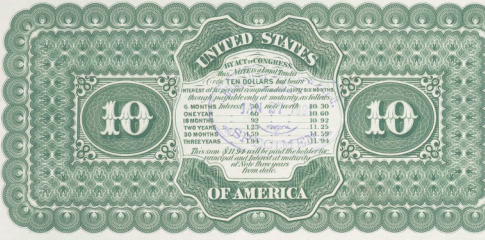

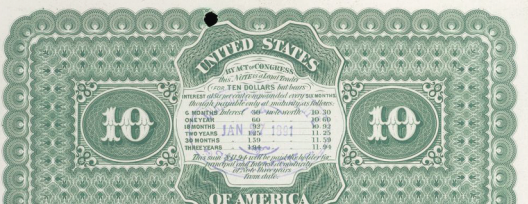

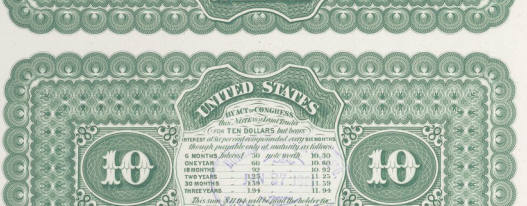

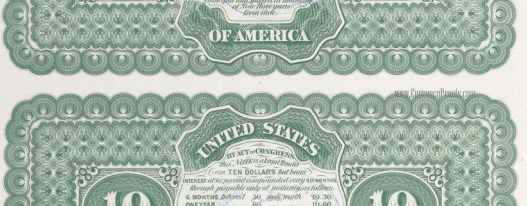

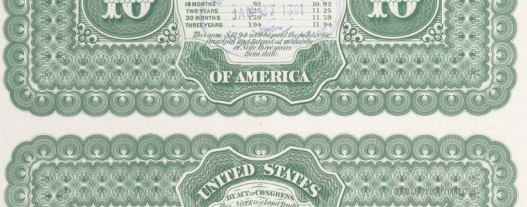

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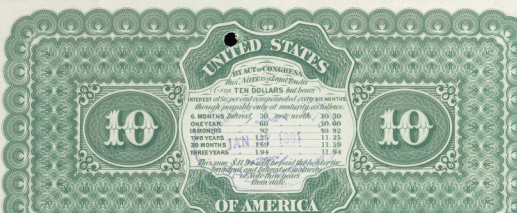

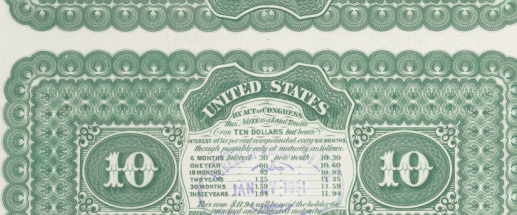

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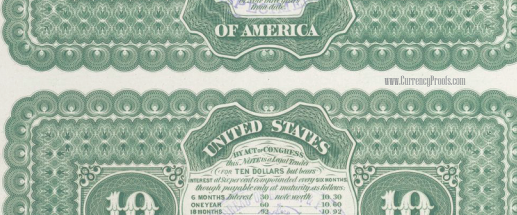

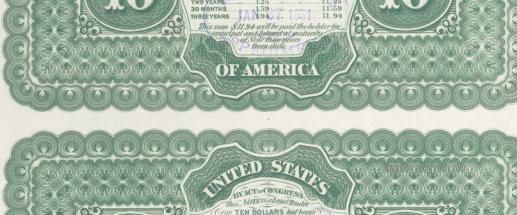

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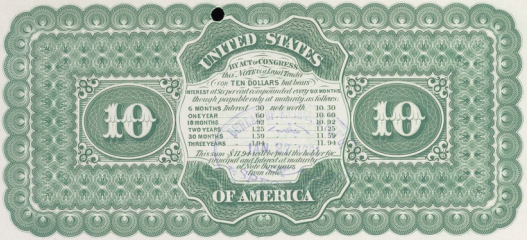

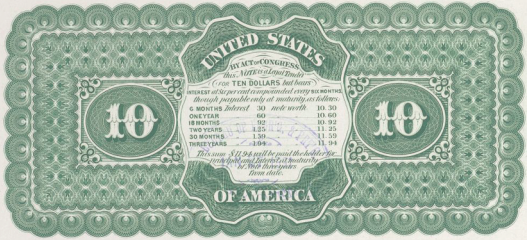

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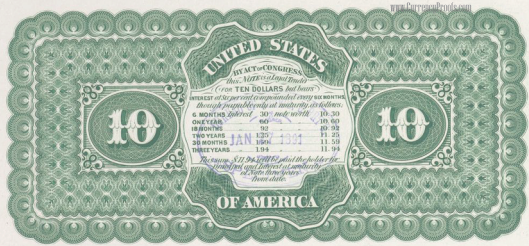

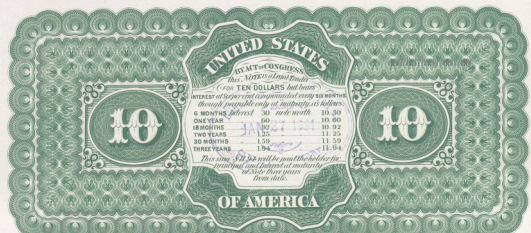

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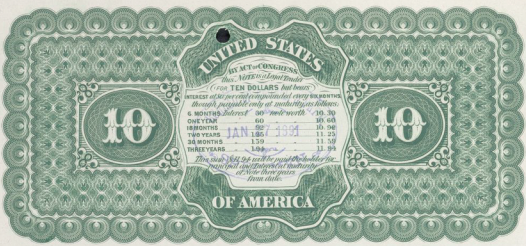

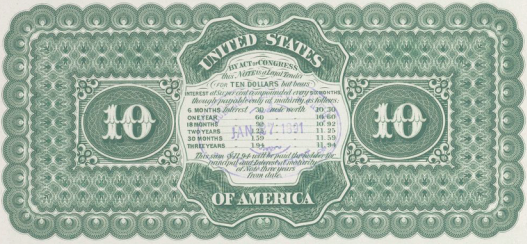

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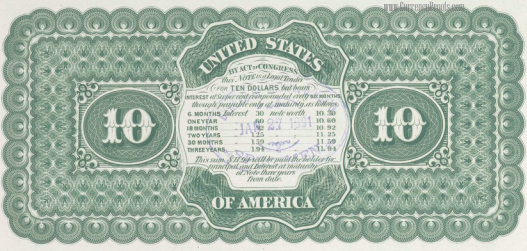

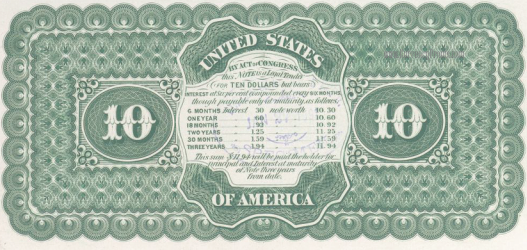

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LEGAL TENDER FOR TWENTY DOLLARS

TREASURY DEPARTMENT

20

Treasury Note.

THREE YEARS AFTER DATE

THE United States

Will pay the bearer

TWENTY DOLLARS

with interest at the rate of Six per cent per annum, compounded semi-annually.

WASHINGTON.

B 4

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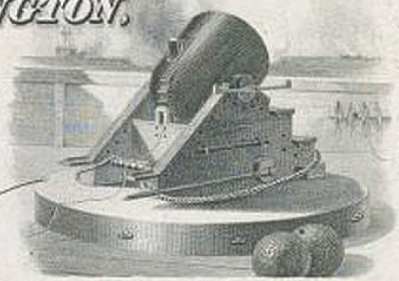
GOD AND OUR RIGHT

IN GOD IS OUR TRUST

Register of the Treasury.

Treasurer of the United States.



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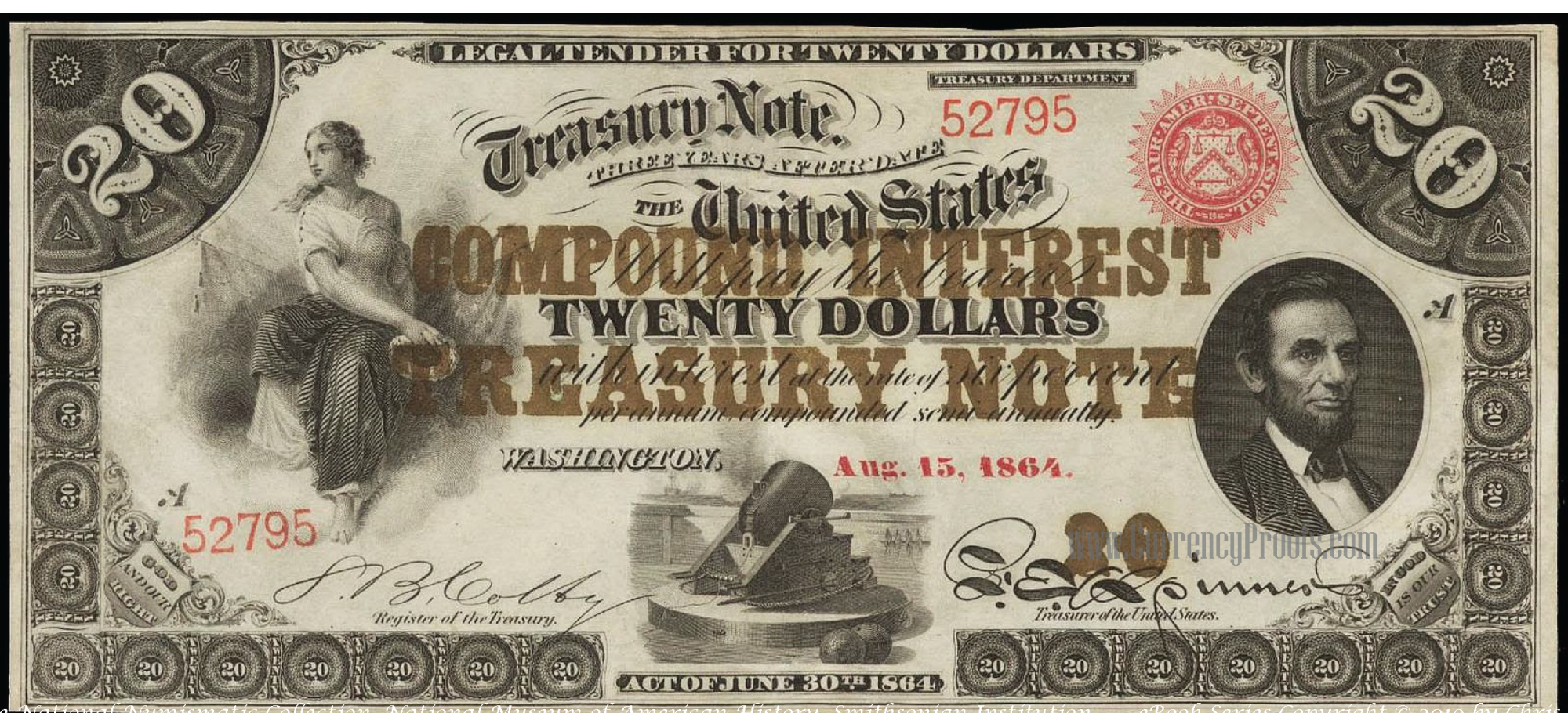

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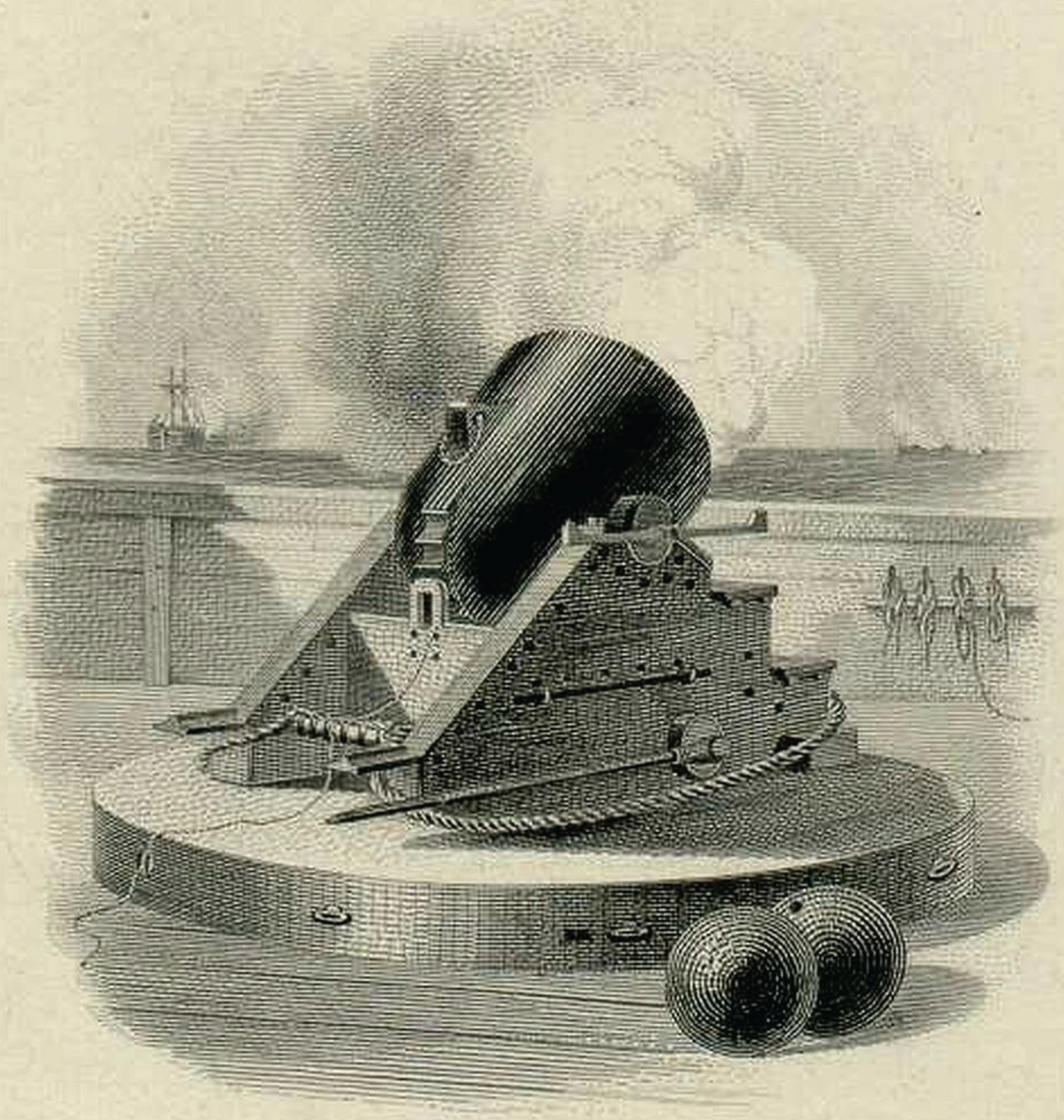

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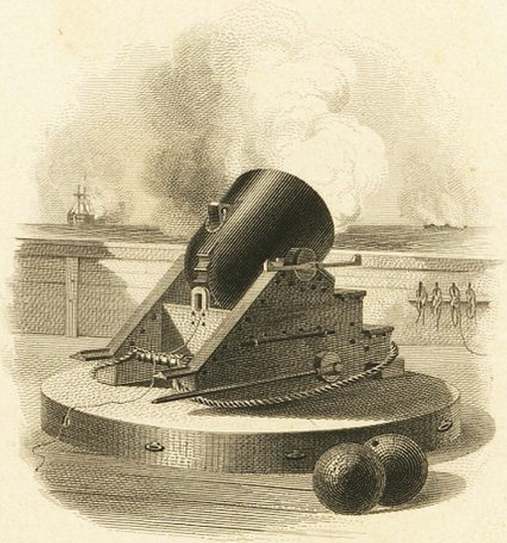

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The principal of this Certificate will be paid to the BANK presenting the same and the interest to the NEW YORK CLEARING HOUSE ASSOCIATION.

UNITED STATES TREASURY

OFFICE OF THE

Assistant Treasurer of the United States

NEW YORK

I Certify that the

1000 1000 1000 1000 1000 1000 1000 1000 1000

1000

THIS DAY DEPOSITED HAS

TO THE CREDIT OF THE

TREASURER OF THE UNITED STATES

One Thousand Dollars

in which entry it is stated that the sum of Five hundred dollars for a minimum will be paid to the order of any Bank member of the NEW YORK Clearing House Association holding the same together with the principal or legal tender Notes, thus Certificate. Albany 1st 1866.

One Thousand Dollars

on demand upon the surrender of

No. 1202

PATENTED APRIL 17TH 1866.

NATIONAL BANK NOTE COMPANY

Assistant Treasurer.

ACT OF FEB. 25TH 1862

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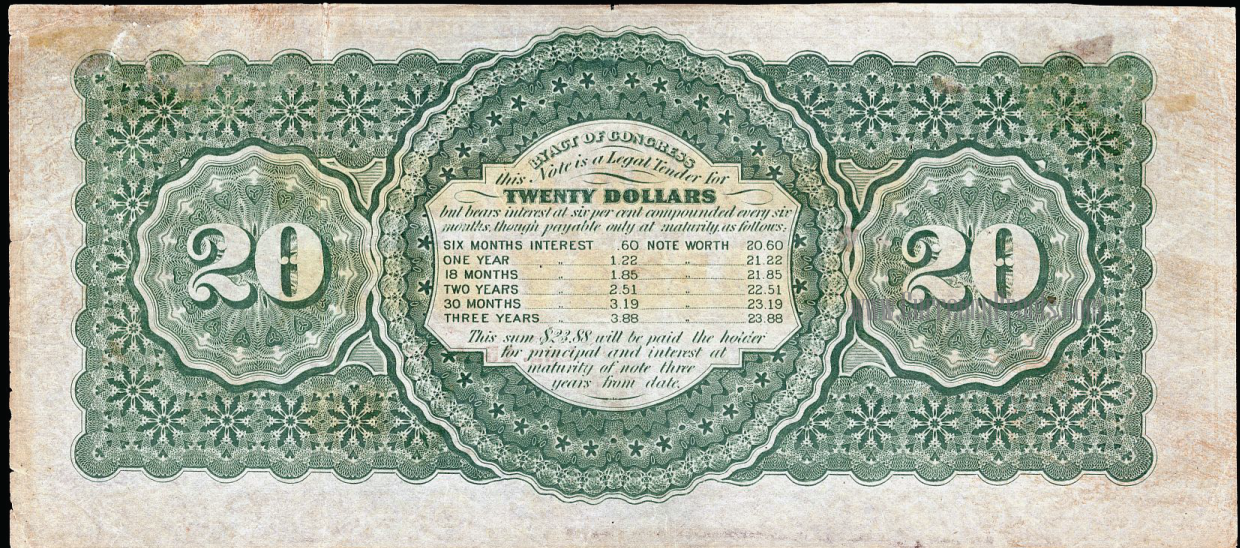

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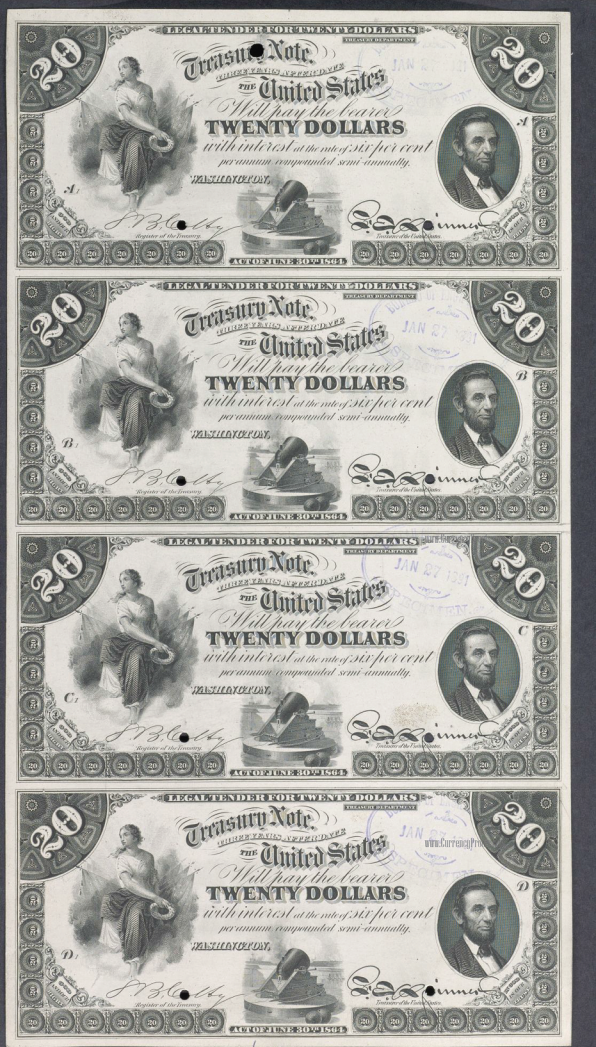

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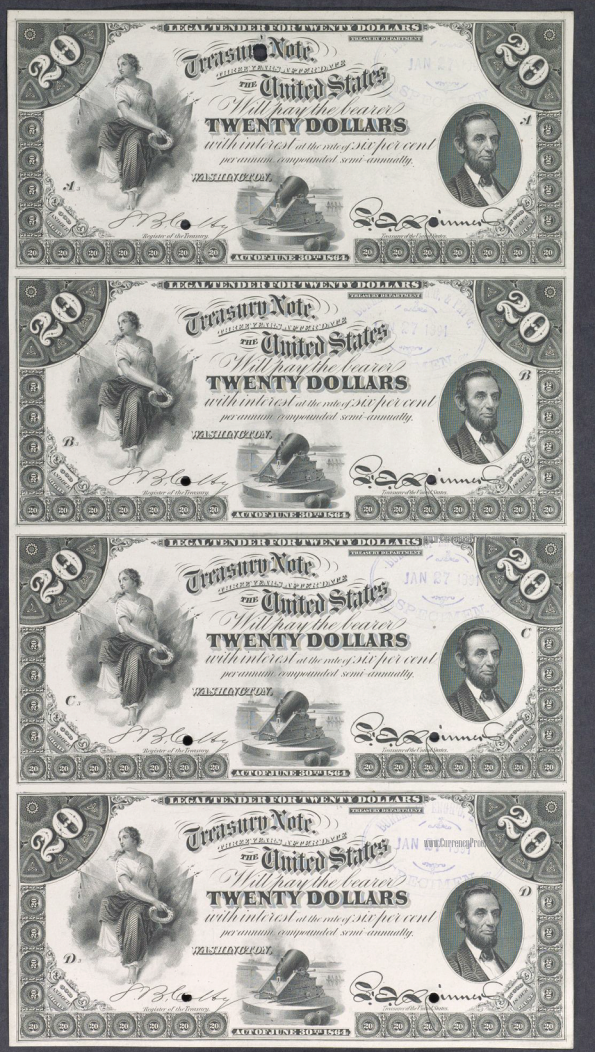

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LEGAL TENDER FOR TWENTY DOLLARS

TREASURY DEPARTMENT

Treasury Note

THE UNITED STATES

Will pay the bearer

TWENTY DOLLARS

with interest at the rate of 3.65 per cent per annum, compounded semi-annually.

WASHINGTON,

A.

Register of the Treasury.

Comptroller of the Currency.

ACT OF JUNE 30 TH 1864.

20

LEGAL TENDER FOR TWENTY DOLLARS

TREASURY DEPARTMENT

Treasury Note

THE UNITED STATES

Will pay the bearer

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WASHINGTON,

B.

Register of the Treasury.

Comptroller of the Currency.

ACT OF JUNE 30 TH 1864.

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LEGAL TENDER FOR TWENTY DOLLARS

TREASURY DEPARTMENT

Treasury Note

THE UNITED STATES

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WASHINGTON,

C.

Register of the Treasury.

Comptroller of the Currency.

ACT OF JUNE 30 TH 1864.

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LEGAL TENDER FOR TWENTY DOLLARS

TREASURY DEPARTMENT

Treasury Note

THE UNITED STATES

Will pay the bearer

TWENTY DOLLARS

with interest at the rate of 3.65 per cent per annum, compounded semi-annually.

WASHINGTON,

D.

Register of the Treasury.

Comptroller of the Currency.

ACT OF JUNE 30 TH 1864.

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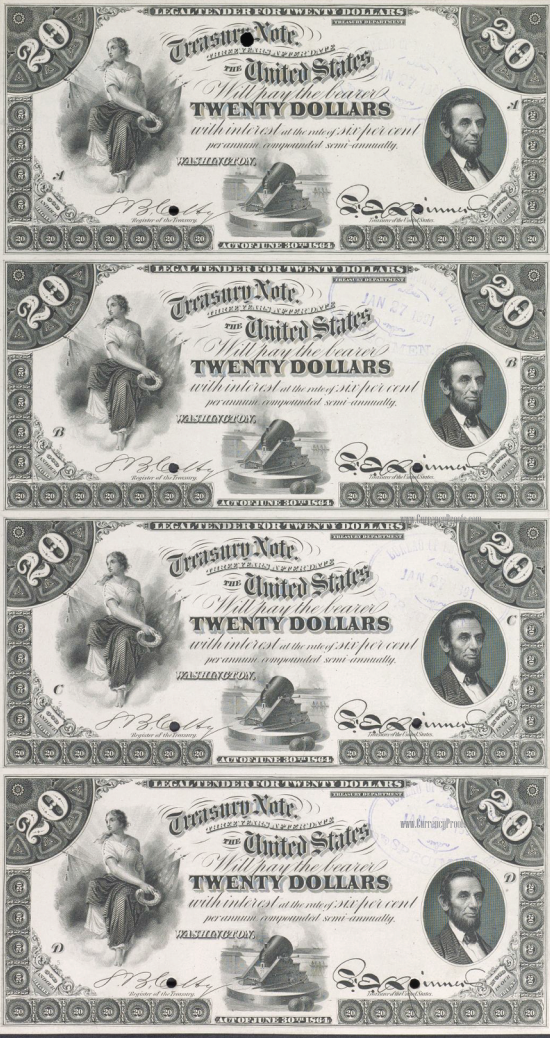

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LEGAL TENDER FOR TWENTY DOLLARS

TREASURY DEPARTMENT

20

Treasury Note.

PAYABLE TEN YEARS AFTER DATE

THE United States

Will pay the bearer

TWENTY DOLLARS

with interest at the rate of six per cent per annum, compounded semi-annually.

PAYABLE AT PAR.

A

Register of the Treasury.

Secretary of the Treasury.

Issued under Act of July 17, 1861

ACT OF JUNE 30th 1864.

JAN 21

LEGAL TENDER FOR TWENTY DOLLARS

TREASURY DEPARTMENT

20

Treasury Note.

PAYABLE TEN YEARS AFTER DATE

THE United States

Will pay the bearer

TWENTY DOLLARS

with interest at the rate of six per cent per annum, compounded semi-annually.

PAYABLE AT PAR.

B

Register of the Treasury.

Secretary of the Treasury.

Issued under Act of July 17, 1861

ACT OF JUNE 30th 1864.

LEGAL TENDER FOR TWENTY DOLLARS

TREASURY DEPARTMENT

20

Treasury Note.

PAYABLE TEN YEARS AFTER DATE

THE United States

Will pay the bearer

TWENTY DOLLARS

with interest at the rate of six per cent per annum, compounded semi-annually.

PAYABLE AT PAR.

C

Register of the Treasury.

Secretary of the Treasury.

Issued under Act of July 17, 1861

ACT OF JUNE 30th 1864.

JAN 21

LEGAL TENDER FOR TWENTY DOLLARS

TREASURY DEPARTMENT

20

Treasury Note.

PAYABLE TEN YEARS AFTER DATE

THE United States

Will pay the bearer

TWENTY DOLLARS

with interest at the rate of six per cent per annum, compounded semi-annually.

PAYABLE AT PAR.

D

Register of the Treasury.

Secretary of the Treasury.

Issued under Act of July 17, 1861

ACT OF JUNE 30th 1864.

JAN 21 1864
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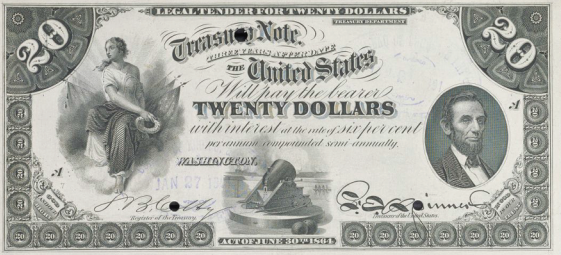

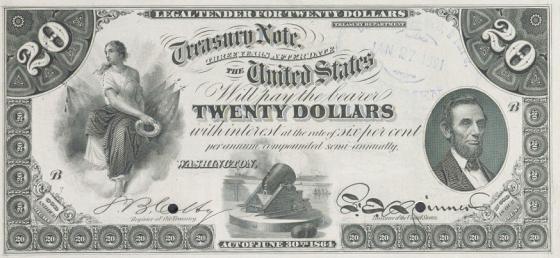

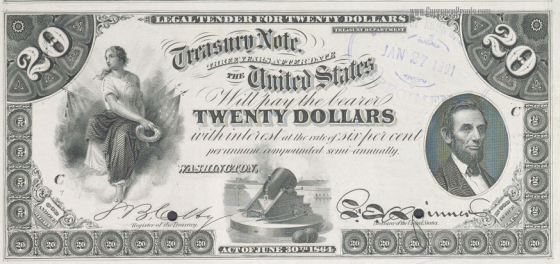

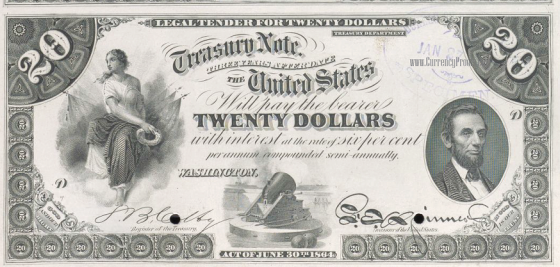

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LEGAL TENDER FOR TWENTY DOLLARS

TREASURY DEPARTMENT

Treasury Note.

THREE YEARS AFTER DATE

THE United States

Will pay the bearer

TWENTY DOLLARS

with interest at the rate of SIX per cent per annum, compounded semi-annually.

WASHINGTON, D.C.

Register of the Treasury

Secretary of the Treasury

ACT OF JUNE 30, 1864

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D

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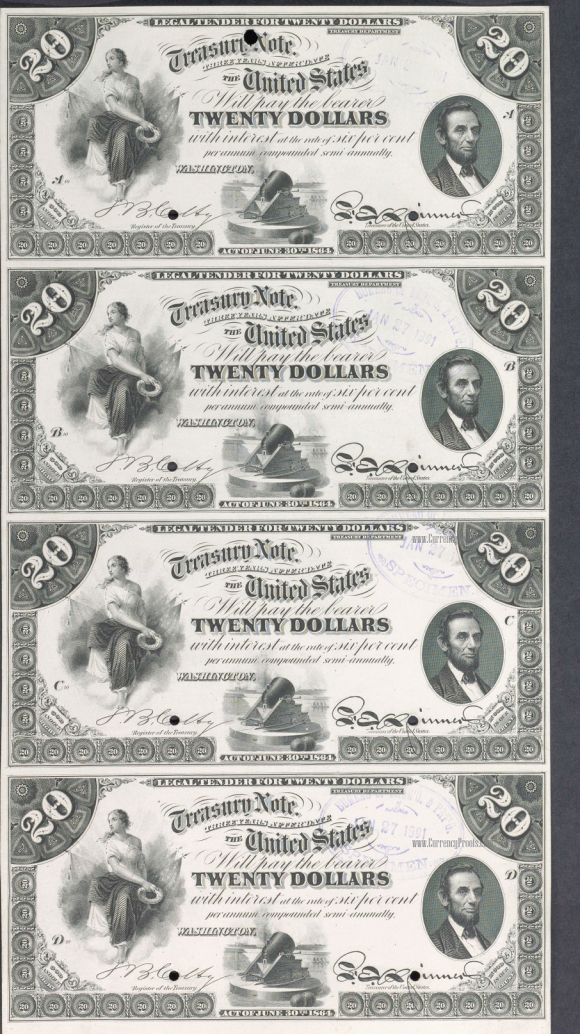

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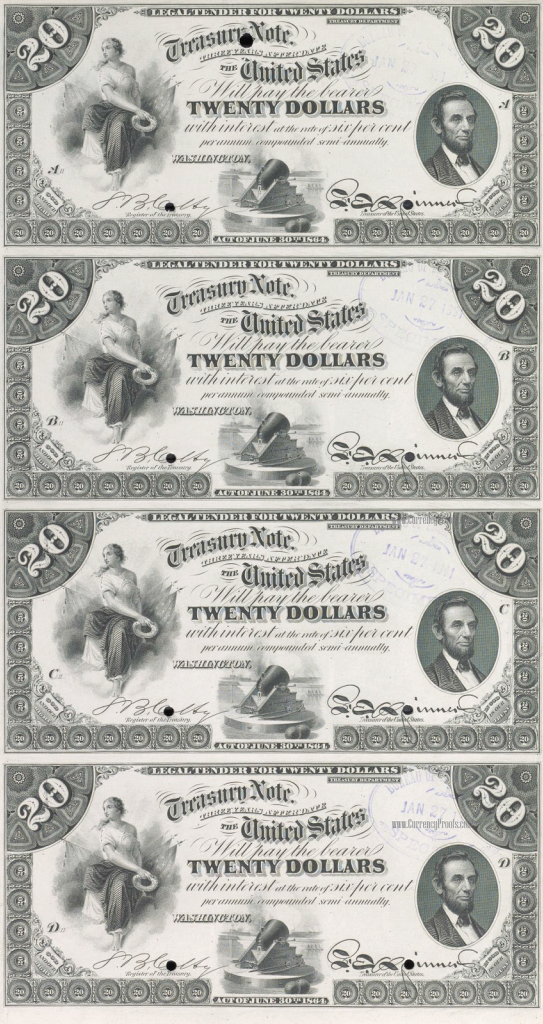

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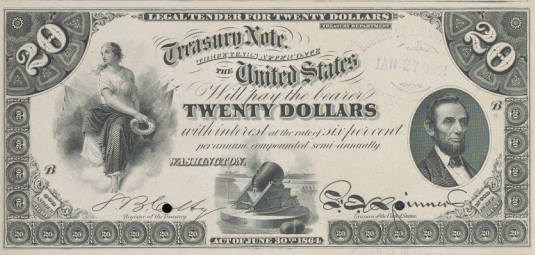

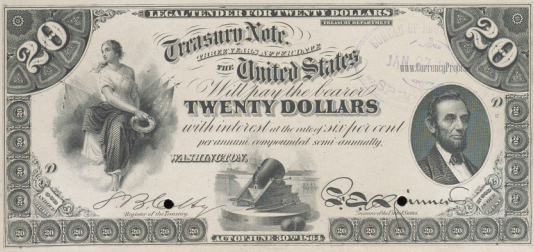

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LEGAL TENDER FOR TWENTY DOLLARS

TREASURY DEPARTMENT

Treasury Note.

THIRTY YEARS AFTER DATE

THE United States

Will pay the bearer

TWENTY DOLLARS

with interest at the rate of six per cent

per annum compounded semi-annually.

WASHINGTON.

Register of the Treasury

Treasurer of the United States

ACT OF JUNE 30 TH 1864.

20

A

LEGAL TENDER FOR TWENTY DOLLARS

TREASURY DEPARTMENT

Treasury Note.

THIRTY YEARS AFTER DATE

THE United States

Will pay the bearer

TWENTY DOLLARS

with interest at the rate of six per cent

per annum compounded semi-annually.

WASHINGTON.

Register of the Treasury

Treasurer of the United States

ACT OF JUNE 30 TH 1864.

20

B

LEGAL TENDER FOR TWENTY DOLLARS

TREASURY DEPARTMENT

Treasury Note.

THIRTY YEARS AFTER DATE

THE United States

Will pay the bearer

TWENTY DOLLARS

with interest at the rate of six per cent

per annum compounded semi-annually.

WASHINGTON.

Register of the Treasury

Treasurer of the United States

ACT OF JUNE 30 TH 1864.

20

C

LEGAL TENDER FOR TWENTY DOLLARS

TREASURY DEPARTMENT

Treasury Note.

THIRTY YEARS AFTER DATE

THE United States

Will pay the bearer

TWENTY DOLLARS

with interest at the rate of six per cent

per annum compounded semi-annually.

WASHINGTON.

Register of the Treasury

Treasurer of the United States

ACT OF JUNE 30 TH 1864.

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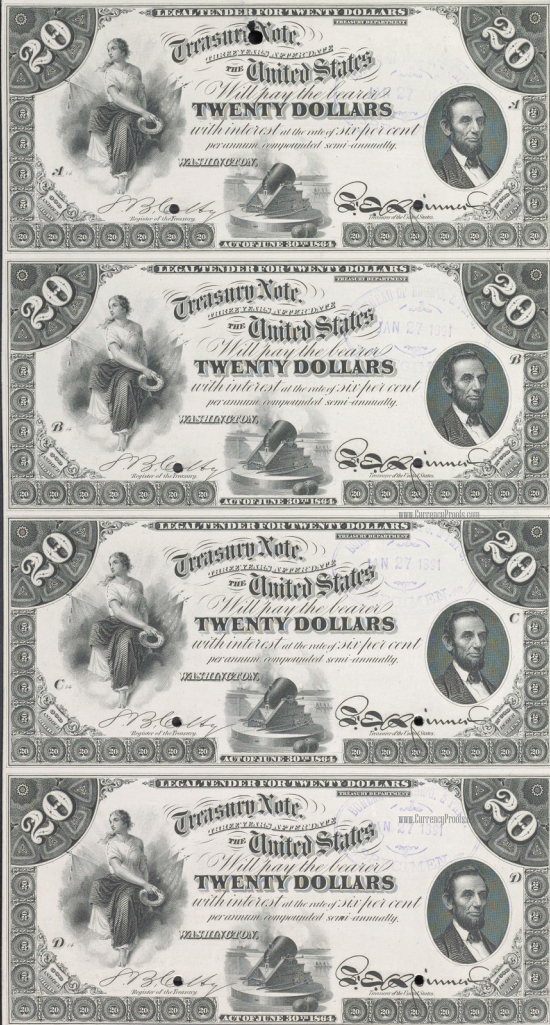

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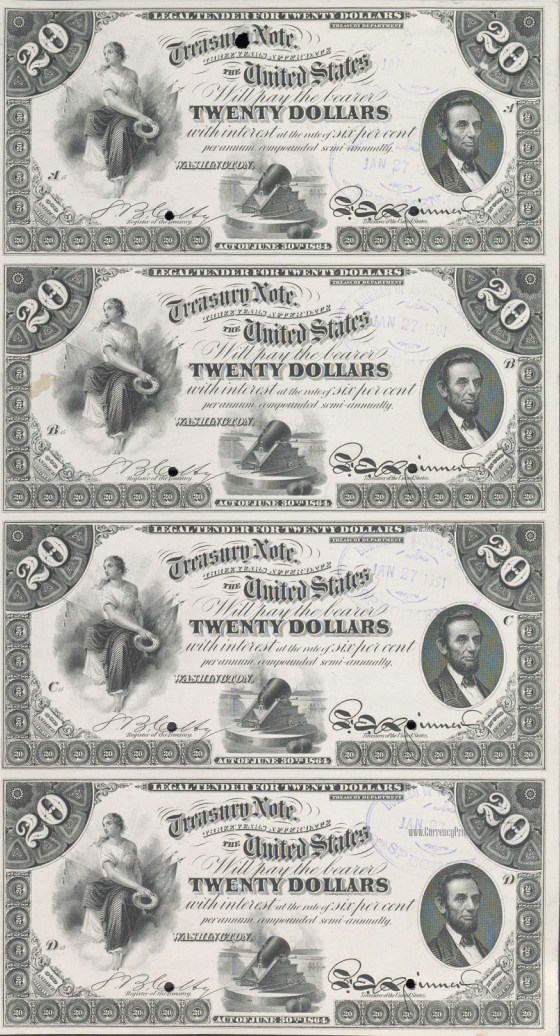

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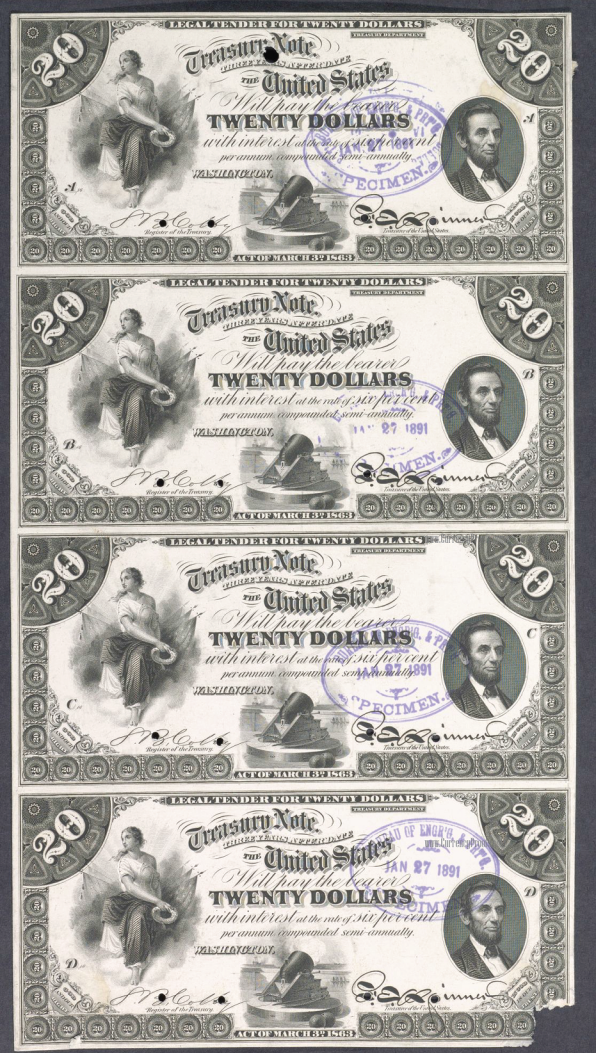

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LEGAL TENDER FOR TWENTY DOLLARS

TREASURY DEPARTMENT

Treasury Note.

THIRTEEN YEARS AFTER DATE

THE United States

Will pay the bearer

TWENTY DOLLARS

with interest at the rate of six per cent per annum, compounded semi-annually.

PAYABLE AT PAR.

Register of the Treasury

Act of March 3rd 1863

Treasurer of the United States

20

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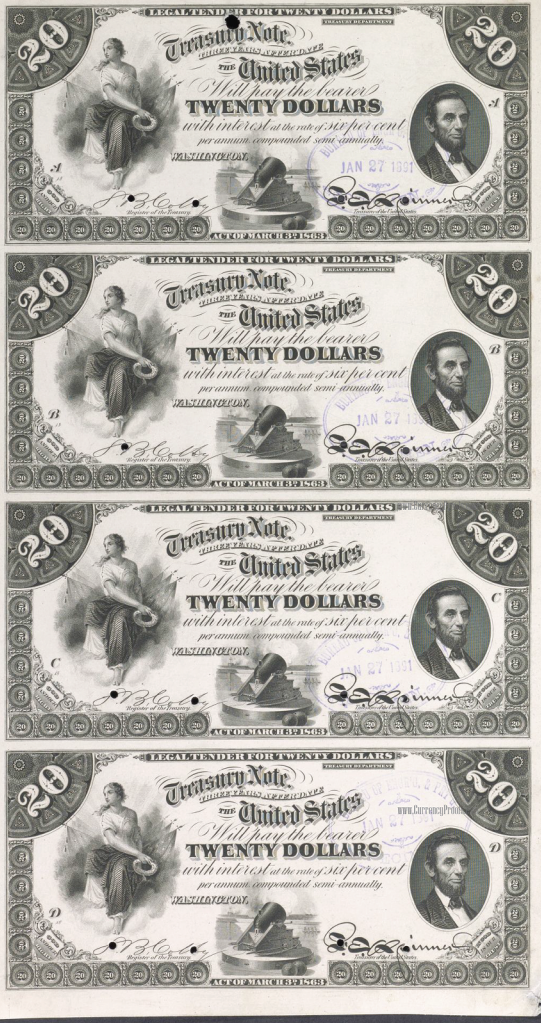

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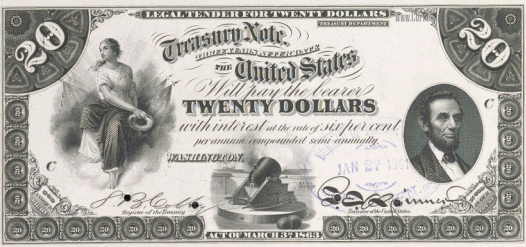

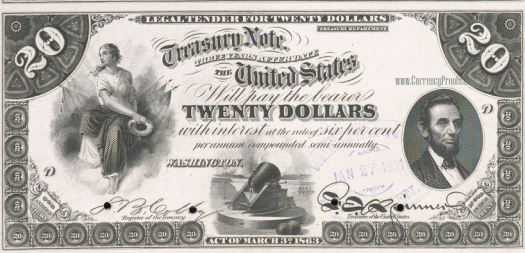

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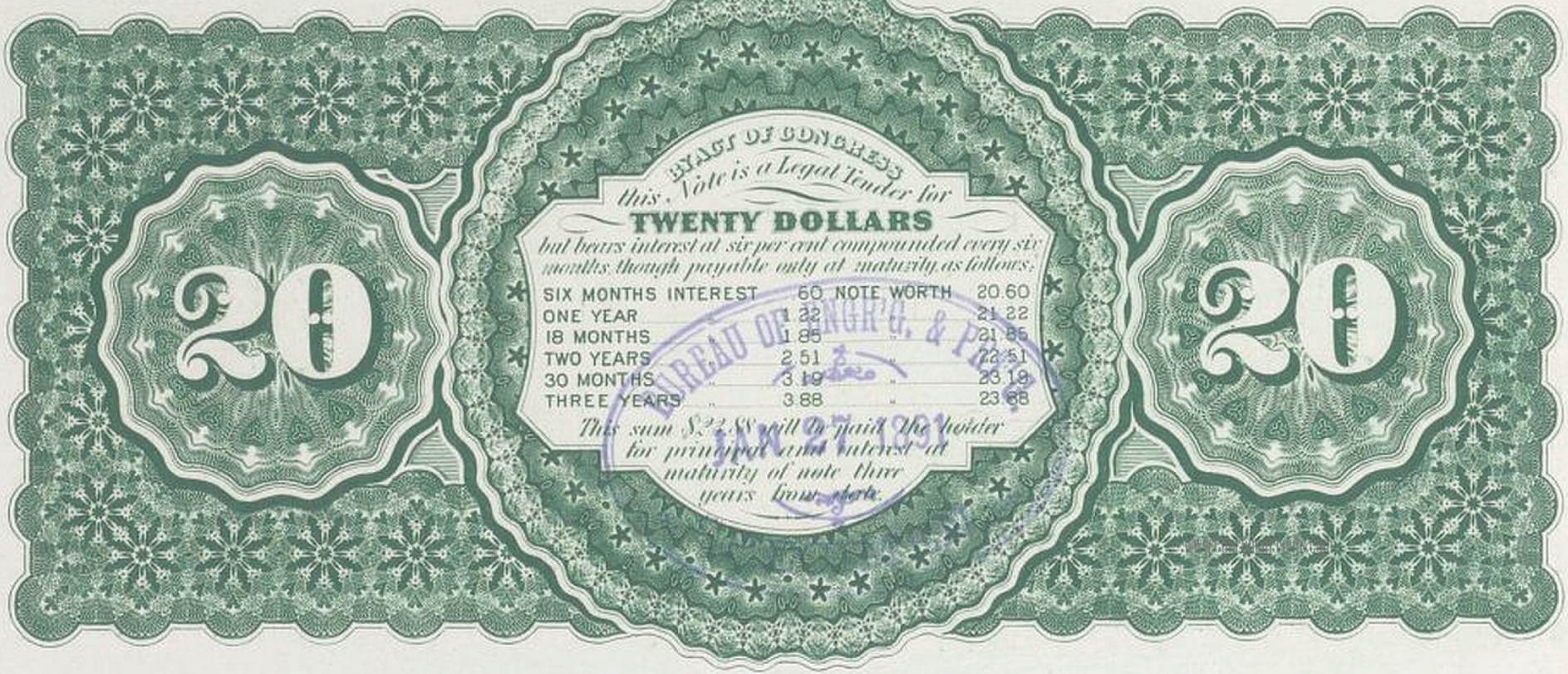

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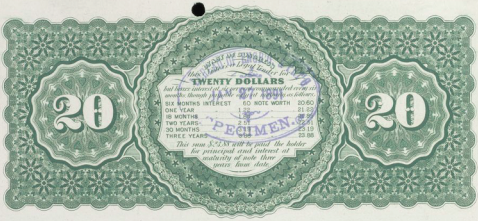

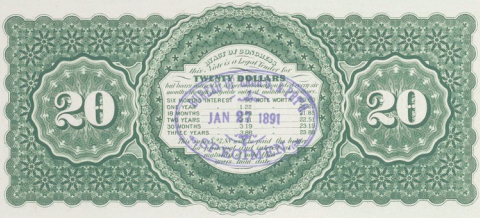

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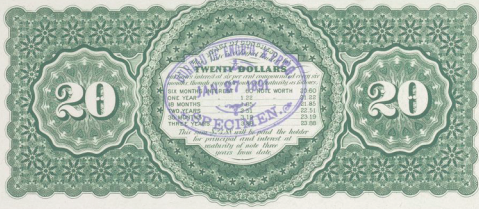

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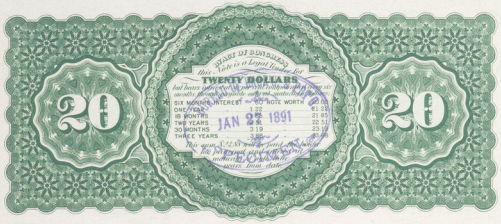

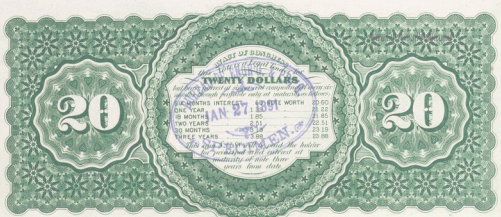

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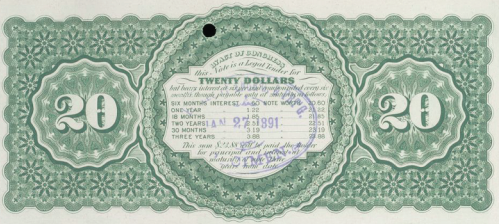

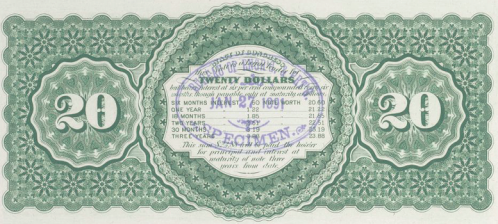

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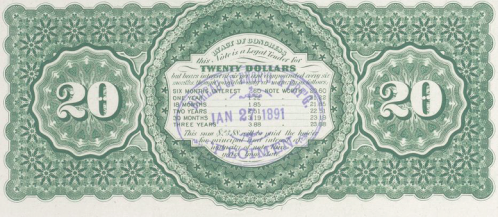

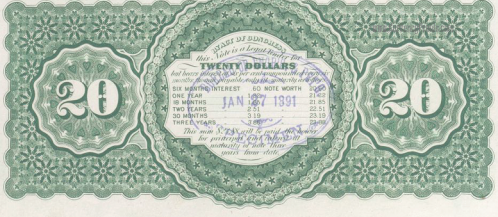

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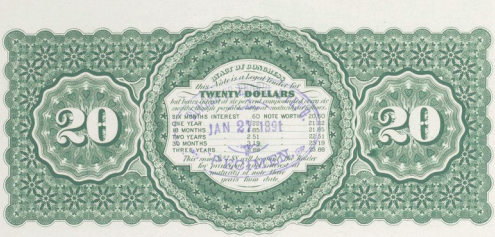

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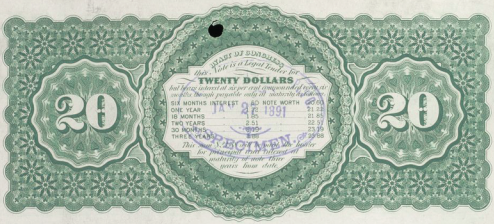

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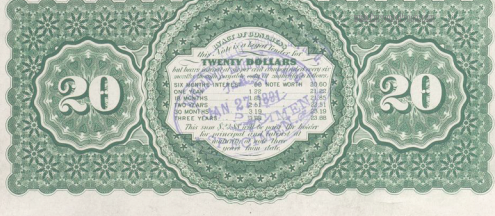

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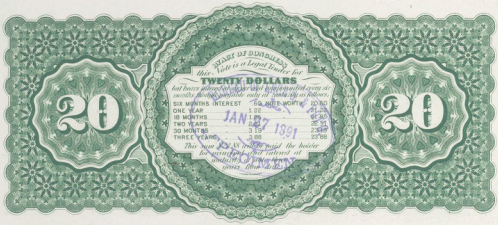

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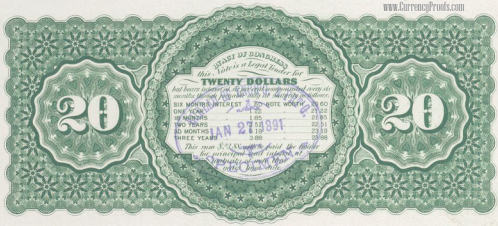

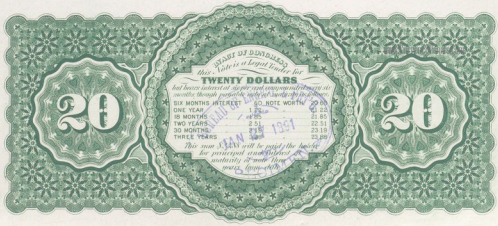

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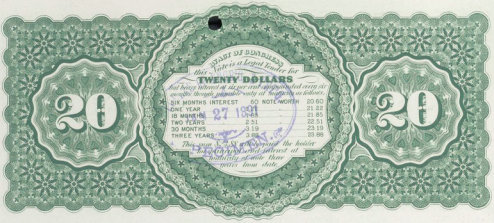

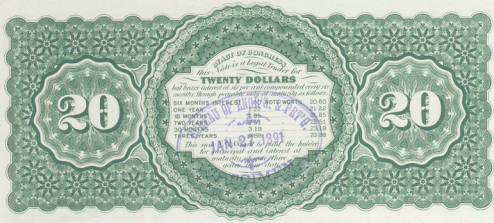

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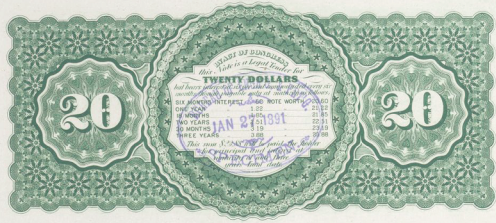

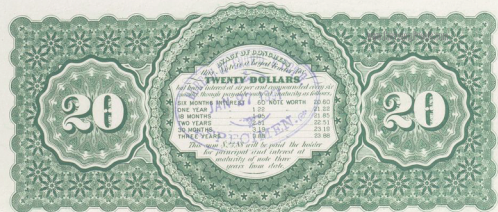

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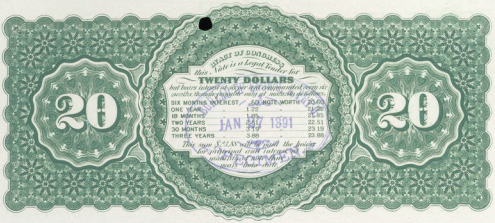

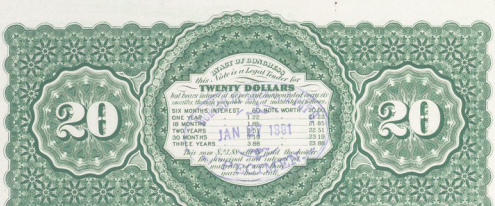

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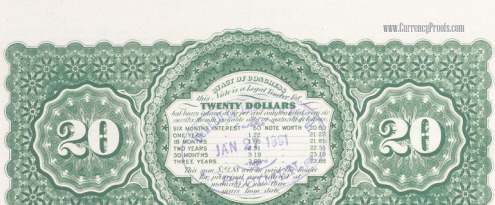

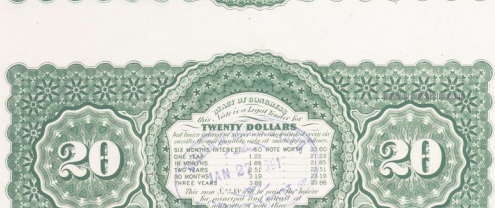

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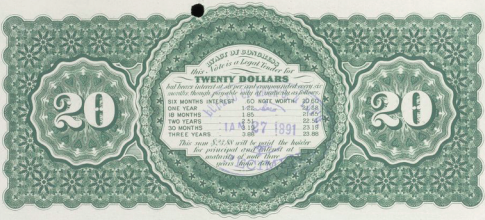

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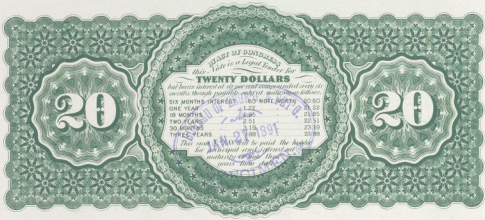

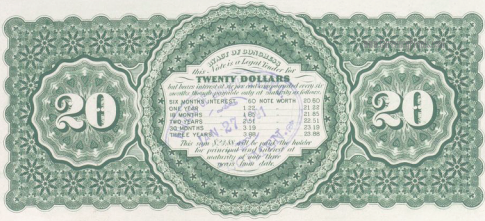

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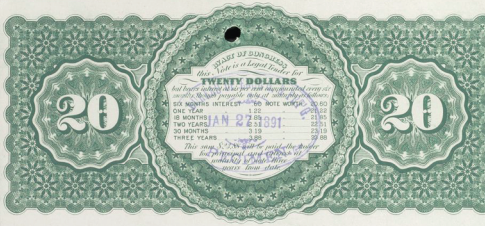

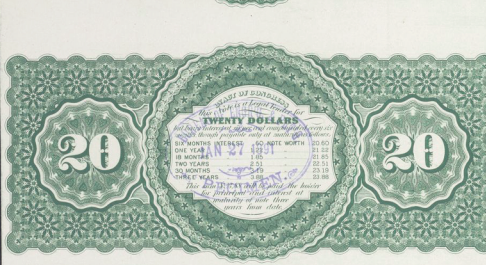

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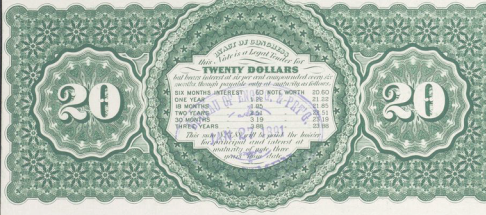

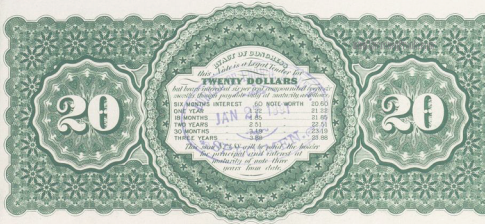

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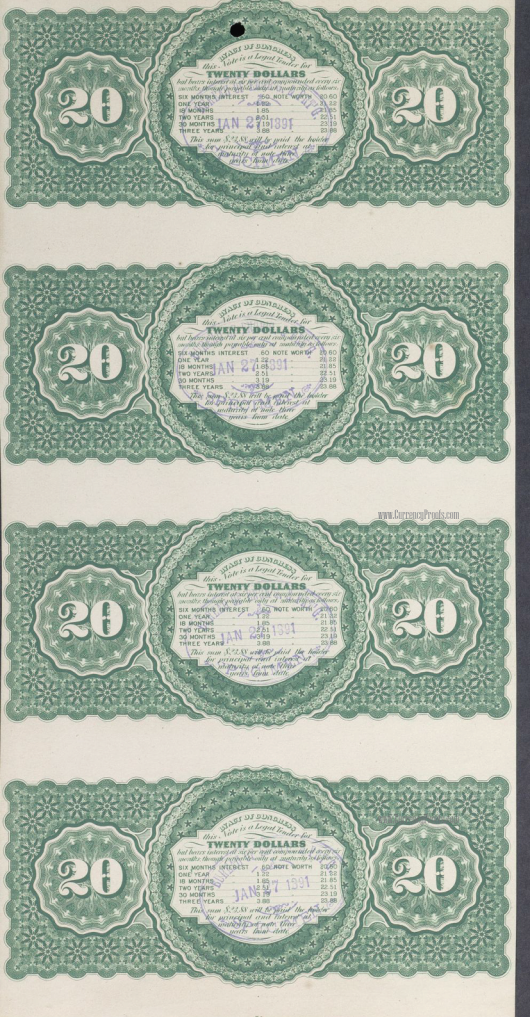

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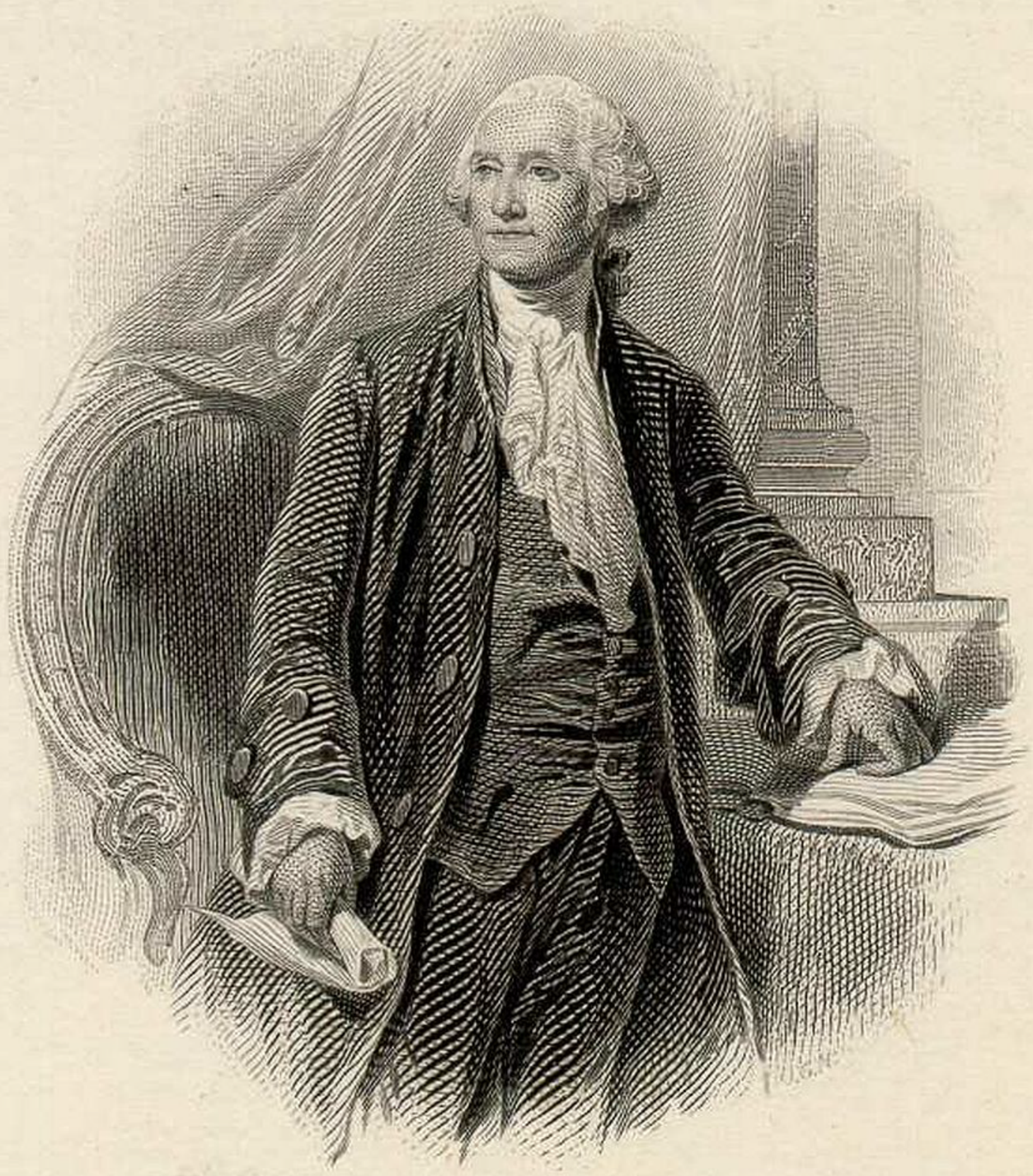

George Washington.

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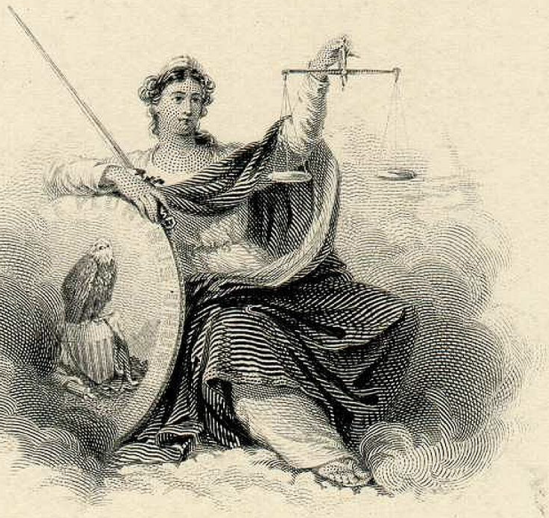


Justice

Bureau, Engraving & Printing.

The Guardian.

Fenner, Engraving & Printing.

LEGAL TENDER FOR FIVE HUNDRED DOLLARS

ACT OF JUNE 30TH 1864.

Treasury Note.

Three Years after date

THE

UNITED STATES

Will pay the bearer

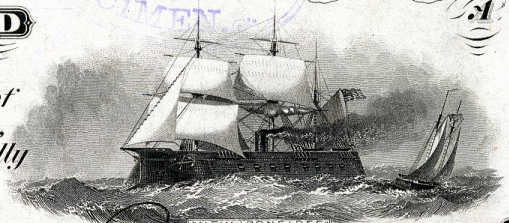
FIVE HUNDRED DOLLARS

with Interest at the rate of Six Per Cent per annum, compounded semi-annually

at WASHINGTON.

500

A



"NEW IRONSIDES"

Register of the Treasury.

TREASURY DEPARTMENT

Treasurer of the United States.

BUREAU OF ENGRAVING AND PRINTING
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500

UNITED STATES OF AMERICA

BY ACT OF CONGRESS

this Note is a Legal Tender for **FIVE HUNDRED DOLLARS** *and bears interest at Six per cent, compounded every six months, though payable only at maturity, as follows:*

SIX MONTHS INTEREST	15.00	NOTE WORTH	515.00
ONE YEAR	30.45	"	530.45
18 MONTHS	46.36	"	546.36
TWO YEARS	62.75	"	562.75
30 MONTHS	79.64	"	579.64
THREE YEARS	97.03	"	597.03

Thus sum, $ 597.03 will be paid the holder for principal and interest at maturity of note three years from date.

500

JAN 27 1891

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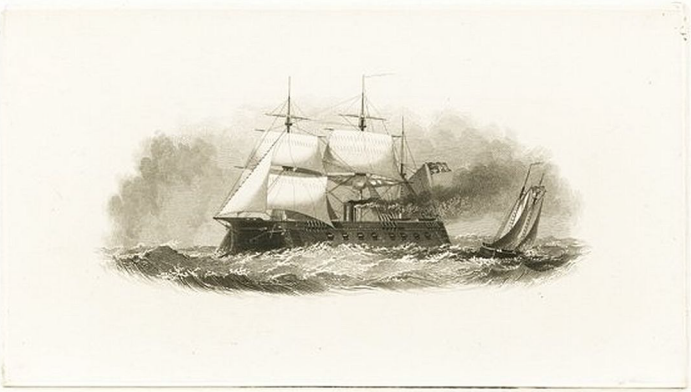

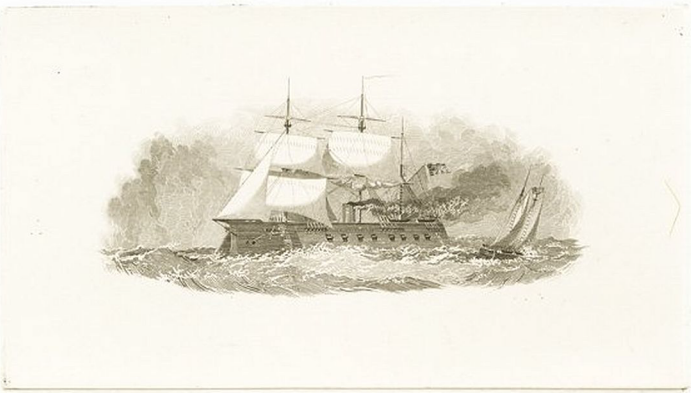

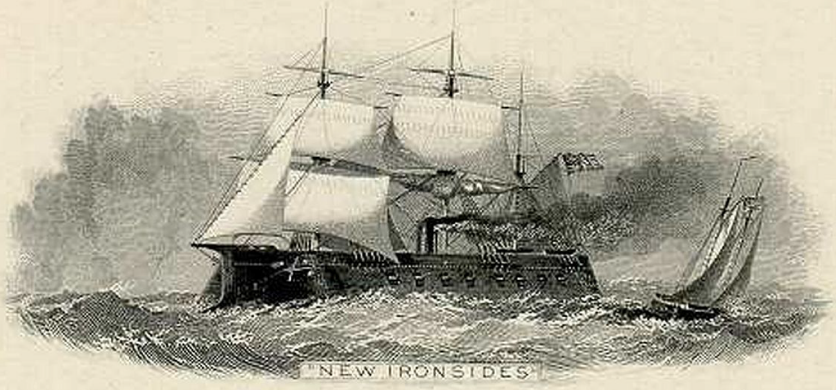

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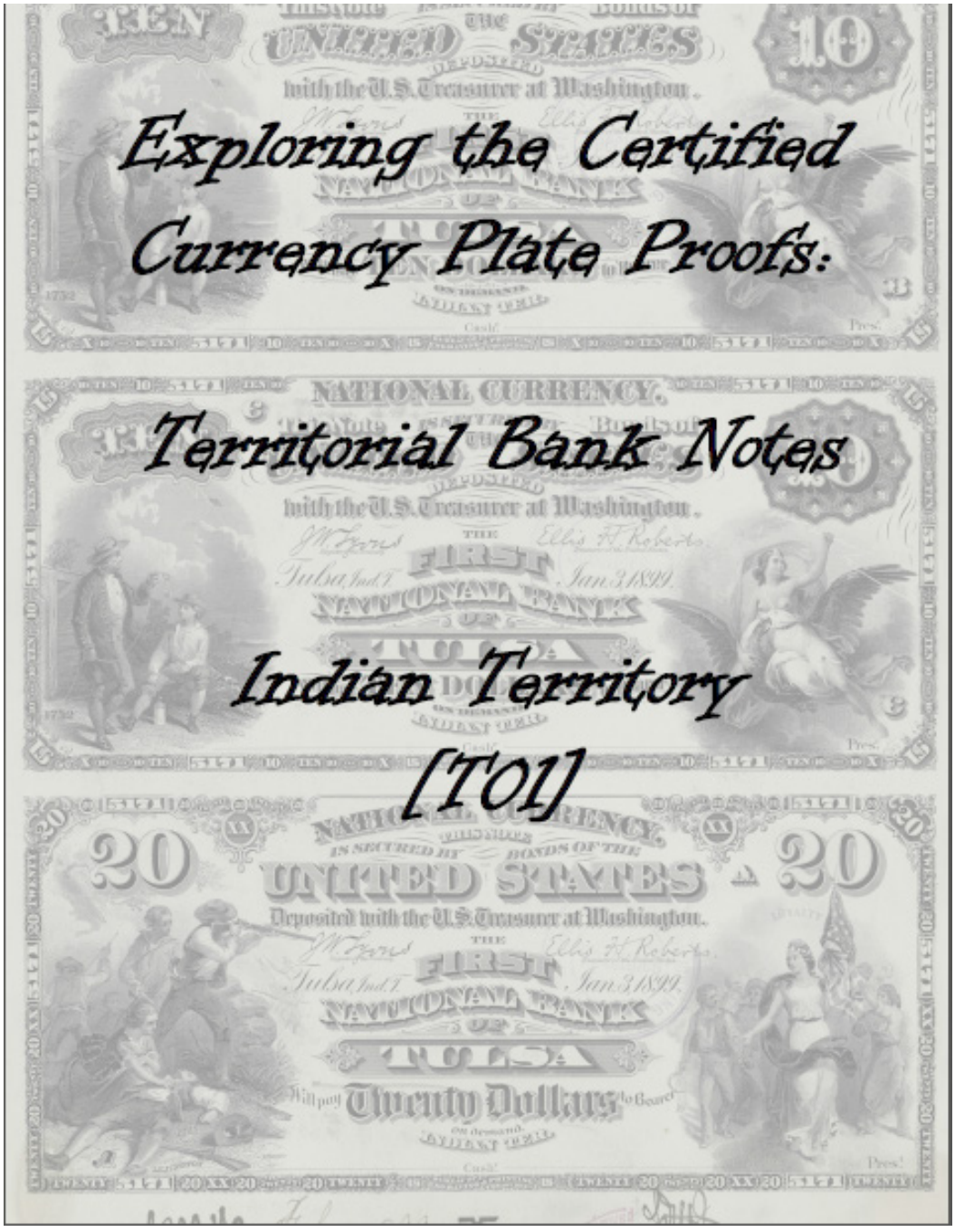

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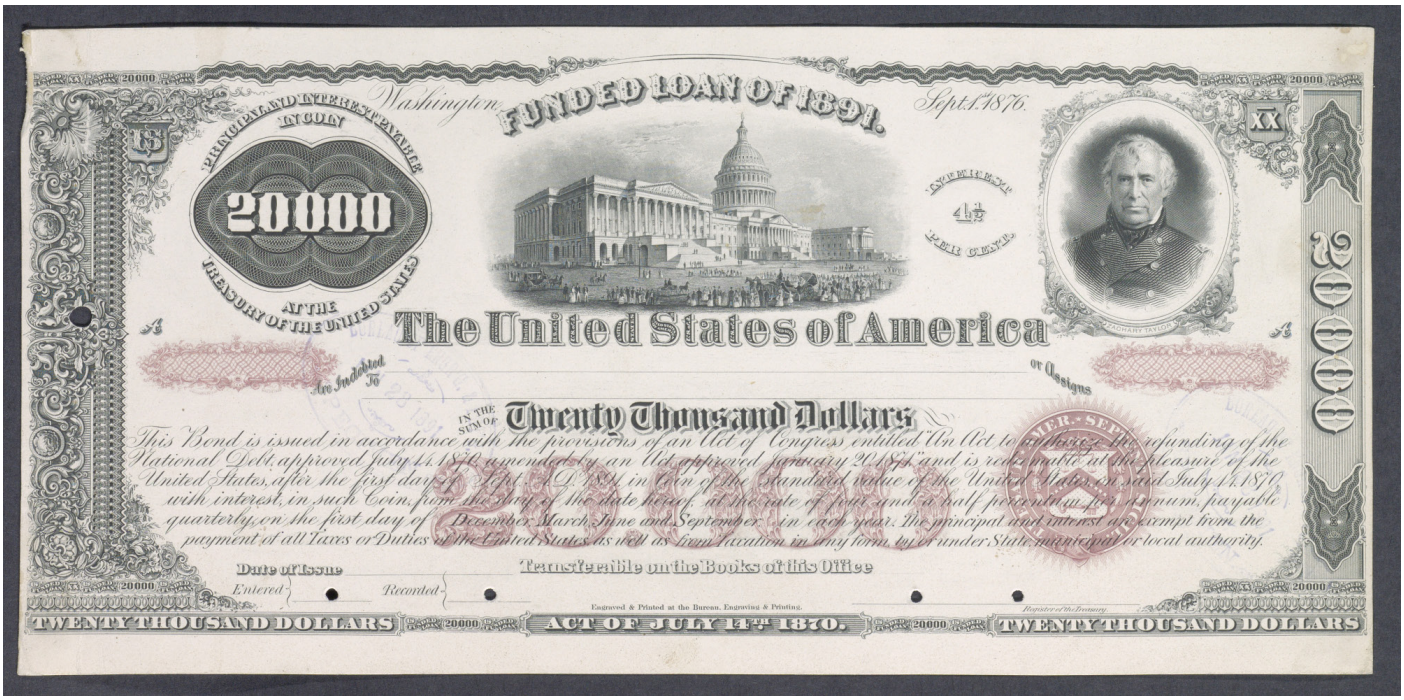

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3% Loan of 1898
Certificate of Indebtedness
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Loan Act of March 3, 1865
War Bonds 1890s
Civil War Bonds
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